

RELIANT CREDITS (INDIA) LIMITED

KMC XVI/I/J, Reliant Junction, Kozhippilly Bypass, Kuthukuzhi P.O, Kothamangalam, 686691

CIN: U65921KL1989PLC005568

Email: cs@reliantcreditsindia.com, Website: www.reliantcreditsindia.com

Phone No: 07594051430

NOTICE OF THE 36TH ANNUAL GENERAL MEETING

Notice is hereby given that the 36th Annual General Meeting of the members of **RELIANT CREDITS (INDIA) LIMITED** will be held on Friday, September 19, 2025 at 11.00 A.M. through Video Conference ("VC") or Other Audio-Visual Means ("OAVM"), to transact the following businesses:

ORDINARY BUSINESS:

1. To receive, consider and adopt the audited Statement of Profit and Loss for the financial year ended March 31, 2025, the Audited Balance Sheet as at that date, together with the Cash Flow Statement, the Reports of the Board of Directors and Independent Auditors, thereon.
2. To appoint a director in place of Mr. Josekutty Xavier (DIN: 02073994), who retires by rotation and being eligible offers himself for re-appointment.

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

"RESOLVED THAT Mr. Josekutty Xavier (DIN: 02073994), who retires by rotation from the Board of Directors pursuant to the provisions of Section 152 of the Companies Act, 2013 and Articles of Association of the Company, and being eligible offers himself for re-appointment, be and is hereby re-appointed as the Director of the Company."

3. To appoint a director in place of Mr. Unni Sebastian Kappen (DIN: 06569554), who retires by rotation and being eligible offers himself for re-appointment.

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

"RESOLVED THAT Mr. Unni Sebastian Kappen (DIN: 06569554), who retires by rotation from the Board of Directors pursuant to the provisions of Section 152 of the Companies Act, 2013 and Articles of Association of the Company, and being eligible offers himself for re-appointment, be and is hereby re-appointed as the Director of the Company."

SPECIAL BUSINESS:

4. **Approval of Alteration of Object Clause of Memorandum of Association of the Company**

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

"RESOLVED THAT pursuant to the provisions of Section 4, 13 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 subject to the necessary registrations, approvals, consents, permissions and sanctions as may be required from the appropriate authorities, the consent of the Members of the Company be and is hereby accorded to alter the Object Clause of the Memorandum of Association of the Company by inserting sub-clause 2 under "Clause III(A) - Main Objects" as given below:

2. *To carry on the business of selling, distribution, marketing as a Corporate Insurance Agent and brokers, of all kinds of insurance products of various companies in various fields of insurance such as life, pension & employee benefit, health, fire, marine, cargo, marine hull, aviation, oil & energy engineering, accident, liability, motor vehicles, transit & other products of non-life insurance business and provide advisory and consultancy services relating to insurance business.*

RESOLVED FURTHER THAT the Managing Director or Chief Executive Officer of the Company, be and is hereby authorized to take all such steps and actions for the purpose of making registrations to the aforesaid amendment to the Memorandum of Association, including filing the necessary forms with the Registrar of Companies and making such applications for registration as Corporate Insurance Agent and to do all such acts, deeds, matters and things as may be necessary or expedient for giving effect to the above resolution.”

5. Fixation of Remuneration Terms of Mr. Josekutty Xavier (DIN: 02073994), Managing Director

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

“RESOLVED THAT pursuant to the provisions of Sections 196, 197 and other applicable provisions, if any, of the Companies Act, 2013, read with Schedule V thereto (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), and in terms of the Articles of Association of the Company, and based on the recommendation of the Nomination and Remuneration Committee and the Board of Directors, the approval of the shareholders be and is hereby accorded for the payment of remuneration to Mr. Josekutty Xavier (DIN: 02073994), Managing Director of the Company, for the period from February 01, 2025 to January 31, 2026, at ₹65,00,000/- (Rupees Sixty-Five Lakhs only) per annum, on the following terms and conditions:

- a) The Company shall provide a car, telephone, mobile phone, and personal computer, and shall bear the maintenance and operating expenses related thereto.
- b) No sitting fees shall be paid to the Managing Director for attending meetings of the Board of Directors or any of its Committees.
- c) The Managing Director shall be entitled to reimbursement of all entertainment and other business-related expenses incurred in the course of discharging his duties.
- d) In the event that the Company has no profits or its profits are inadequate in any financial year during the aforesaid period, the Company shall pay the above remuneration to Mr. Josekutty Xavier as minimum remuneration, subject to the limits specified under Schedule V of the Companies Act, 2013.
- e) For the purpose of calculating the above remuneration, the following perquisites shall not be included:
 - i. Encashment of leave at the end of the tenure, in accordance with the Company's Leave Encashment Policy.

RESOLVED FURTHER THAT any Director of the Company, or Mr. Jaimon Iype, Chief Executive Officer, or Mr. Abhijith Jayan, Company Secretary, 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.”

6. Appointment of Mr. James Arambankudyil Joseph (DIN: 06566906) as Vice Chairman cum Non-Executive Director and Fixation of Remuneration Terms

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

“RESOLVED THAT pursuant to the provisions of Sections 196, 197 and other applicable provisions, if any, of the Companies Act, 2013 (“the Act”), read with Schedule V thereto, the Articles of Association of the Company and based on the recommendation of the Nomination and Remuneration Committee and approval of the Board of Directors, consent of the Members be and is hereby accorded for the appointment of Mr. James Arambankudyil Joseph (DIN: 06566906) as Vice Chairman cum Non-Executive Director of the Company, with effect from August 27, 2025, on the following remuneration terms:

- a) A fixed annual remuneration of ₹12,00,000 (Rupees Twelve Lakhs only); and
- b) Such sitting fees for attending meetings of the Board and Committees thereof, as may be determined by the Board from time to time in accordance with the applicable provisions of the Act and rules made thereunder.

RESOLVED FURTHER THAT the Board of Directors of the Company (including its Committees), be and is hereby authorised to take all such steps and actions, execute all such deeds, documents and writings and make such filings, as may be necessary, desirable or expedient to give effect to this resolution.”

For and on behalf of the Board of
RELIANT CREDITS (INDIA) LIMITED

Sd/-

JOSEKUTTY XAVIER
Managing Director
(DIN: 02073994)

Date: 22.08.2025
Place: Kothamangalam

Notes:

1. Pursuant to the General Circular No. 09/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs (MCA) and circular issued by SEBI vide circular no. SEBI/HO/CFD/CFDPoD-2/ P/ CIR/ 2024/ 133 dated October 3, 2024 ("SEBI Circular") and other applicable circulars and notifications issued (including any statutory modifications or re-enactment thereof for the time being in force and as amended from time to time, companies are allowed to hold AGM through Video Conferencing (VC) or other audio visual means (OAVM), without the physical presence of members at a common venue. In compliance with the said Circulars, AGM shall be conducted through VC / OAVM.
2. Pursuant to the Circular No. 14/2020 dated April 08, 2020, issued by the Ministry of Corporate Affairs, the facility to appoint proxy to attend and cast vote for the members is not available for this AGM. However, the Body Corporates are entitled to appoint authorised representatives to attend the AGM through VC/OAVM and participate there at and cast their votes through e-voting.
3. The Members can join the AGM in the VC/OAVM mode 15 minutes before and after the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice. The facility of participation at the AGM through VC/OAVM will be made available for members on first come first served basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the AGM without restriction on account of first come first served basis.
4. The attendance of the Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.
5. Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) the Secretarial Standard on General Meetings (SS-2) issued by the ICSI and the Circulars issued by the Ministry of Corporate Affairs from time to time the Company is providing facility of remote e-Voting to its Members in respect of the business to be transacted at the AGM. For this purpose, the Company has entered into an agreement with National Securities Depository Limited (NSDL) for facilitating voting through electronic means, as the authorized agency. The facility of casting votes by a member using remote e-Voting system as well as e-voting on the date of the AGM will be provided by NSDL.
6. In line with the Ministry of Corporate Affairs (MCA) Circular No. 17/2020 dated April 13, 2020, the Notice calling the AGM has been uploaded on the website of the Company at <https://www.reliantcreditsindia.com/Home/AGMNotice>. The AGM Notice is also available on the website of NSDL (agency for providing the Remote e-Voting facility) i.e. www.evoting.nsdl.com. Any Member may request for a physical copy of the same by writing to cs@reliantcreditsindia.com mentioning their Folio No. / DP ID and Client ID.
7. AGM has been convened through VC/OAVM in compliance with applicable provisions of the Companies Act, 2013 read with MCA Circular issued from time to time.
8. The Company has appointed M/s. NSDL Database Management Limited, 4th Floor, One International Center, Tower 3, Senapati Bapat Marg, Prabhadevi, Mumbai - 400013 as the Registrar & Transfer Agent (RTA). Shareholders are requested to send all requests for

transfer of shares, dematerialization of shares, change in address, etc. to the Company's Registrar & Transfer Agent (RTA).

9. Since this AGM is being held, pursuant to the MCA Circulars, through VC / OAVM, physical attendance of Members has been dispensed with. Accordingly, the facility for appointment of proxies by the Members will not be available for this AGM and hence the Attendance Slip and Proxy Form are not annexed to this Notice.
10. The Explanatory Statement pursuant to Section 102 (1) of the Companies Act, 2013, in respect of the special business as set out in Item Nos. 4 & 5 is annexed hereto. The relevant details pursuant to Secretarial Standards on General Meetings issued by the Institute of Company Secretaries of India, in respect of Directors seeking appointment/re-appointment at this AGM are also annexed.
11. Shareholders may note that the Company or its Registrar cannot act on any request received directly from the shareholders holding shares in electronic form for any change of bank particulars or bank mandates. Such changes are to be advised only to the Depository Participant of shareholders.
12. Shareholders holding shares in physical form are requested to inform the Company and those holding shares in demat form to inform the Depository Participant about any changes in their mailing address and also to quote Folio Number / Client ID / DP ID, in all their correspondence with the Company / Depository Participant.
13. Members seeking any information with regard to the accounts are requested to write to the Company at an early date, so as to enable the management to keep the information ready at the meeting.
14. Since the AGM will be held through VC / OAVM, the Route Map is not annexed in this Notice.
15. To eliminate all risks associated with physical shares and for ease of portfolio management, Members holding shares in physical form are requested to consider converting their holdings to dematerialized form. Members can contact the Company or RTA for assistance in this regard.
16. To prevent fraudulent transactions, Members are advised to exercise due diligence and notify the Company of any change in address or demise of any Member as soon as possible. Members are also advised not to leave their Demat account(s) dormant for long. Periodic statements of holdings should be obtained from the concerned DPs and holdings should be verified from time to time.
17. In case of joint holders attending the Meeting, the Member whose name appears as the first holder in the order of names as per the Register of Members of the Company will be entitled to vote.

THE INSTRUCTIONS FOR MEMBERS FOR REMOTE E-VOTING AND JOINING GENERAL MEETING ARE AS UNDER:

The remote e-voting period begins on 09.00 a.m. on September 16, 2025 and ends on 05.00 p.m. on September 18, 2025. The remote e-voting module shall be disabled by NSDL for voting thereafter. The Members, whose names appear in the Register of Members / Beneficial Owners as on the record date (cut-off date) i.e. August 22, 2025, may cast their vote electronically. The

voting right of shareholders shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date, being August 22, 2025.

How do I vote electronically using NSDL e-Voting system?

The way to vote electronically on NSDL e-Voting system consists of “Two Steps” which are mentioned below:





Step 1: Access to NSDL e-Voting system

A) Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode

In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with NSDL.	<ol style="list-style-type: none"> For OTP based login you can click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID, 8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered email id/mobile number and click on login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Existing IDeAS user can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the “Beneficial Owner” icon under “Login” which is available under ‘IDeAS’ section, this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on “Access to e-Voting” under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. If you are not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select “Register Online for IDeAS Portal” or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp

	<p>4. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholder/Member’ section. A new screen will open. You will have to enter your User ID (i.e. your sixteen-digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.</p> <p>5. Shareholders/Members can also download NSDL Mobile App “NSDL Speede” facility by scanning the QR code mentioned below for seamless voting experience.</p> <div style="text-align: center;"> <p>NSDL Mobile App is available on</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>App Store</p> </div> <div style="text-align: center;">  <p>Google Play</p> </div> </div> <div style="display: flex; justify-content: space-around; align-items: center; margin-top: 10px;">   </div> </div>
<p>Individual Shareholders holding securities in demat mode with CDSL</p>	<ol style="list-style-type: none"> 1. Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login Easi /Easiest are requested to visit CDSL website www.cdslindia.com and click on login icon & New System Myeasi Tab and then user your existing my easi username & password. 2. After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers’ website directly. 3. If the user is not registered for Easi/Easiest, option to register is available at CDSL website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option. 4. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email

	as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.
Individual Shareholders (holding securities in demat mode) login through their depository participants	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at 022 - 4886 7000
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800-21-09911

B) Login Method for e-Voting and joining virtual meeting for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode.

How to Log-in to NSDL e-Voting website?

1. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: <https://www.evoting.nsdl.com/> either on a Personal Computer or on a mobile.
2. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section.
3. A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.

Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at <https://eservices.nsdl.com/> with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.

4. Your User ID details are given below:

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	Your User ID is:
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example, if your DP ID is IN300*** and Client ID is 12***** then your user ID is IN300***12*****.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example, if your Beneficiary ID is 12***** then your user ID is 12*****.
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the company For example, if folio number is 001*** and EVEN is 101456 then user ID is 101456001***

5. Password details for shareholders other than Individual shareholders are given below:

- a) If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.
- b) If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.
- c) How to retrieve your 'initial password'?
 - (i) If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8-digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.
 - (ii) If your email ID is not registered, please follow steps mentioned below in **process for those shareholders whose email ids are not registered.**

6. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:

- a) Click on "[Forgot User Details/Password?](#)" (If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.
- b) [Physical User Reset Password?](#)" (If you are holding shares in physical mode) option available on www.evoting.nsdl.com.
- c) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.com mentioning your demat account number/folio number,

your PAN, your name and your registered address etc.

- d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.
7. After entering your password, tick on Agree to “Terms and Conditions” by selecting on the check box.
8. Now, you will have to click on “Login” button.
9. After you click on the “Login” button, Home page of e-Voting will open.

Step 2: Cast your vote electronically and join General Meeting on NSDL e-Voting system.

How to cast your vote electronically and join General Meeting on NSDL e-Voting system?

1. After successful login at Step 1, you will be able to see all the companies “EVEN” in which you are holding shares and whose voting cycle and General Meeting is in active status.
2. Select “EVEN” of company for which you wish to cast your vote during the remote e-Voting period and casting your vote during the General Meeting. For joining virtual meeting, you need to click on “VC/OAVM” link placed under “Join Meeting”.
3. Now you are ready for e-Voting as the Voting page opens.
4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on “Submit” and also “Confirm” when prompted.
5. Upon confirmation, the message “Vote cast successfully” will be displayed.
6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

General Guidelines for shareholders

1. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/JPG Format) of the relevant Board Resolution/ Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to sivarkn@sepmail.in with a copy marked to evoting@nsdl.com. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) can also upload their Board Resolution / Power of Attorney / Authority Letter etc. by clicking on "Upload Board Resolution / Authority Letter" displayed under "e-Voting" tab in their login.
2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the “Forgot User Details/Password?” or “Physical User Reset Password?” option available on www.evoting.nsdl.com to reset the password.
3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on.: 022 - 4886 7000 or send a request to evoting@nsdl.com.

Process for those shareholders whose email ids are not registered with the depositories for procuring user id and password and registration of e mail ids for e-voting for the resolutions set out in this notice:

1. In case shares are held in physical mode please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to (Company email id).
2. In case shares are held in demat mode, please provide DPID-CLID (16-digit DPID + CLID or 16-digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) to (Company email id). If you are an Individual shareholder holding securities in demat mode, you are requested to refer to the login method explained at **step 1 (A)** i.e. **Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode.**
3. Alternatively, shareholder/members may send a request to evoting@nsdl.com for procuring user id and password for e-voting by providing above mentioned documents.
4. In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are required to update their mobile number and email ID correctly in their demat account in order to access e-Voting facility.

THE INSTRUCTIONS FOR MEMBERS FOR e-VOTING ON THE DAY OF THE AGM ARE AS UNDER:

1. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-voting.
2. Only those Members / shareholders, who will be present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.
3. Members who have voted through Remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.

The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.

INSTRUCTIONS FOR MEMBERS FOR ATTENDING THE AGM THROUGH VC/OAVM ARE AS UNDER:

1. Member will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. Members may access by following the steps mentioned above for **Access to NSDL e-Voting system**. After successful login, you can see link of "VC/OAVM" placed under **"Join meeting"** menu against company name. You are requested to click on VC/OAVM link placed under Join Meeting menu. The link for VC/OAVM will be available in Shareholder/Member login where the EVEN of Company will be displayed. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten

the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the notice to avoid last minute rush.

2. Members are encouraged to join the Meeting through Laptops for better experience.
3. Further Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.
4. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to Fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.
5. Shareholders who would like to express their views/have questions may send their questions in advance mentioning their name demat account number/folio number, email id, mobile number at cs@reliantcreditsindia.com. The same will be replied by the Company suitably.
6. Members who would like to express their views/ask questions as a speaker at the Meeting may pre-register themselves by sending a request from their registered e-mail address mentioning their names, DP ID and Client ID/folio number, PAN and mobile number at cs@reliantcreditsindia.com between September 01, 2025 (9.00 a.m. IST) and September 15, 2025 (5.00 p.m. IST). Only those Members who have pre-registered themselves as a speaker will be allowed to express their views/ask questions during the AGM. The Company reserves the right to restrict the number of speakers depending on the availability of time for the AGM.

For and on behalf of the Board of
RELIANT CREDITS (INDIA) LIMITED

Sd/-

JOSEKUTTY XAVIER
Managing Director
(DIN: 02073994)

Date: 22.08.2025
Place: Kothamangalam

STATEMENT PURSUANT TO SECTION 102 (1) OF THE COMPANIES ACT, 2013

The following statement sets out all material facts relating to the Special Business mentioned in the accompanying Notice:

Item No. 4: Approval of Alteration of Object Clause of Memorandum of Association of the Company

The existing Object Clause of the Memorandum of Association of the Company does not presently cover activities relating to acting as a Corporate Insurance Agent or providing allied advisory/consultancy services in the field of insurance.

With the evolving business environment and in order to diversify into new avenues, the Board of Directors has considered it desirable and in the best interest of the Company to alter the Object Clause by inserting a new sub-clause (2) under Clause III(A) - Main Objects, to enable the Company to undertake the business of selling, distributing and marketing insurance products of various companies as a Corporate Insurance Agent and broker, covering life insurance, pensions, employee benefits, health, fire, marine, aviation, motor, liability, engineering, energy, accident and other related insurance segments, as well as to provide consultancy and advisory services connected with such business.

The proposed amendment will empower the Company to explore additional revenue streams, strengthen its service portfolio, and align with emerging opportunities in the insurance and financial services sector.

The draft copy of the amended Memorandum of Association of the Company, reflecting the insertion of the proposed object clause, is available for inspection by the Members at the Registered Office of the Company during business hours on all working days (except Saturdays, Sundays and public holidays) up to the date of the Annual General Meeting.

Pursuant to Sections 4 and 13 of the Companies Act, 2013, alteration of the Object Clause of the Memorandum of Association requires approval of the Members by way of a Special Resolution and subsequent filing with the Registrar of Companies.

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

The Board of Directors accordingly recommends the resolution set out at Item No. 4 of the accompanying Notice for approval of the Members as a Special Resolution.

Item No. 5: Fixation of Remuneration Terms of Mr. Josekutty Xavier (DIN: 02073994), Managing Director

Mr. Josekutty Xavier (DIN: 02073994) has been associated with the Company in a leadership capacity and is currently serving as the Managing Director. Considering his significant contributions to the growth and development of the Company, the Nomination and Remuneration Committee ("NRC") and the Board of Directors, at their respective meetings, reviewed and recommended the fixation of his remuneration for the period from February 01, 2025 to January 31, 2026.

In line with the provisions of Sections 196, 197 and other applicable provisions of the Companies Act, 2013, read with Schedule V thereto, the NRC and the Board have proposed remuneration of ₹65,00,000/- (Rupees Sixty-Five Lakhs only) per annum, together with the perquisites, benefits and other terms as set out in the resolution.

The remuneration has been determined after considering industry benchmarks, the scale of operations of the Company, responsibilities entrusted to the Managing Director, and the need to ensure retention of experienced leadership. The NRC noted that the proposed remuneration is commensurate with the role, responsibilities, and the contribution of Mr. Josekutty Xavier to the performance and growth of the Company.

Mr. Josekutty Xavier has rich experience and exposure in all facets of Non-Banking Financial Services over last four decades. He is holding various positions such as Vice President of Federation of Indian Hire Purchase Associations and President of Kerala Club Association, Vice President of Nidhi Companies Association, etc. His outstanding exposure in the business field of the Company will be beneficial for the future growth of the Company. Mr. Josekutty Xavier is the quiet strength behind the visionary growth of the Company. His penchant for technology and efficient administrative skills ensures the Company stays on the cutting edge of development. Under his leadership, the Company has made substantial efforts to strengthen and improve customer relationship and established its strong presence in retail finance. He continues to steer the Company in attaining the pinnacle of success. He has rich hands-on experience and exposure in all facets of Non-Banking Financial Services.

Mr. Josekutty Xavier is not disqualified as provided under Sections 164 and 167 of the Companies Act, 2013 and is not debarred from holding the office of director by virtue of any SEBI order or any other such authority. Mr. Josekutty Xavier complies with the “Fit & Proper” criteria for directors as per the guidelines of Reserve Bank of India.

In the event of absence or inadequacy of profits in any financial year during the aforesaid period, the Company shall pay the remuneration as minimum remuneration, subject to compliance with Schedule V of the Act. No sitting fees shall be paid to the Managing Director for attending meeting of the Board of Directors or any Committee thereof.

Except Mr. Josekutty Xavier and his relatives, none of the other Directors, Key Managerial Personnel of the Company or their relatives are in any way, concerned or interested, financially or otherwise, in the said resolution.

The Board of Directors recommends the resolution set out at Item No. 5 of the Notice for approval of the Members by way of a Special Resolution.

Item No. 6: Appointment of Mr. James Arambankudyil Joseph (DIN: 06566906) as Vice Chairman cum Non-Executive Director and Fixation of Remuneration Terms

The Nomination and Remuneration Committee (“NRC”), at its meeting held on July 21, 2025, reviewed the Managerial Structure and, after detailed deliberations, recommended that Mr. James Arambankudyil Joseph (DIN: 06566906) continue as Vice Chairman of the Company in a Non-Executive capacity with effect from August 27, 2025, for which the NRC and the Board have recommended payment of ₹12,00,000 (Rupees Twelve Lakhs only) per annum as remuneration, in addition to entitlement to sitting fees for attending meetings of the Board and its Committees, as may be determined by the Board from time to time.

The Company has greatly benefitted from his extensive experience and insights, which have contributed significantly to the growth and strategic management of the Company’s business. His continued association in a non-executive capacity will enable the Company to continue to leverage his knowledge and guidance without operational overlap with executive management. Mr. James Arambankudyil Joseph has given his consent for his appointment as Vice Chairman and Non-Executive Director of the Company. In terms of Sections 196, 197 and other applicable provisions of the Companies Act, 2013, read with Schedule V thereto, the appointment of a Non-

Executive Director with remuneration requires the approval of the Members by way of a Special Resolution.

Except for Mr. James Arambankudyil Joseph and Mr. Unni Sebastian Kappen (relative of Mr. James), none of the other Directors, Key Managerial Personnel of the Company, or their relatives are, in any way, concerned or interested, financially or otherwise, in the proposed resolution.

The Board of Directors recommends the resolution set out at Item No. 6 of the accompanying Notice for approval of the Members by way of a Special Resolution.

Annexure 1: Information required to be furnished as per Secretarial Standard on General Meetings (SS-2), issued by the Institute of Company Secretaries of India

Name of the Director	Josekutty Xavier	James Arambankudyil Joseph	Unni Sebastian Kappen
DIN	02073994	06566906	06569554
Age	65	71	40
Date of Birth	05-04-1960	12-12-1953	09-11-1984
Nationality	Indian	Indian	Indian
Qualification	M. Com	Graduate	BA LLB
Experience and Expertise in specific functional areas	More than 40 years of experience in Financial Services	More than 10 years of experience in Financial Services and 36 years of experience in various MNCs	More than 10 years of experience in Legal Sector
Date of first appointment on the Board	29-04-2013	29-04-2013	29-04-2013
Relationship with other Directors, Manager and KMPs	Brother-in-Law of Late Mr. Chittilappilly Jacob Sunny, Chairman	Father-in-Law of Mr. Unni Sebastian Kappen, Director	Son-in-Law of Mr. James Arambankudyil Joseph
Terms and conditions of appointment	As per Item No. 5	As per Item No. 6	As per Item No. 2
Shareholding	17,52,737 equity shares	15,87,000 equity shares	2,00,000 equity shares
Number of Meetings of the Board attended during FY 2023-24	7/7	7/7	5/7
Other Directorships, Membership/ Chairmanship of Committees of other Boards	1. Jyothis Nidhi Limited	1. Kothamangalam Nidhi Limited 2. KLM Tiana Gold & Diamonds Private Limited	Nil

For and on behalf of the Board of
RELIANT CREDITS (INDIA) LIMITED

Sd/-

JOSEKUTTY XAVIER
Managing Director
(DIN: 02073994)

Date: 22.08.2025
Place: Kothamangalam