SEP & ASSOCIATES
Company Secretaries

Partners:
CS Puzhankara Sivakumar M.com, FCMA, FCS
CS Syam Kumar R. BSc, FCS, LLB, IP, DARB (ICSI)
CS Madhusudhanan E.P. M.com, FCS, FCMA, IP, RV, DIA (ICSI)
CS Anju Panicker BA, LLB (Hons.), ACS
CS Ruchira Jharkhandi B.Com, ACS, LLB
CS Revathi K S BSc, ACS
CS Saranya T V B.Com, ACS

REPORT OF SCRUTINIZER

[Pursuant to Section 110 of the Companies Act, 2013 read with Rule 20 and Rule 22 of Companies (Management and Administration) Rules, 2014]

To,

The Managing Director
M/s. Reliant Credits (India) Limited
CIN: U65921KL1989PLC005568
KMC XVI/I/J, Reliant Junction, Kozhippilly Byepass,
Kuthukuzhi P.O, Kothamangalam, Kerala, India, 686691

Dear Sir,

Sub: Scrutinizer's Report on the resolutions passed at the Annual General Meeting conducted through Remote E-Voting by the Shareholders of Reliant Credits (India) Limited (CIN: U65921KL1989PLC005568) pursuant to the provisions of Sections 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended.

I, Puzhankara Sivakumar, Managing Partner of SEP & Associates, Company Secretaries, holding Membership No. FCS 3050 and Certificate of Practice No. 2210, having office at Building No. C.C 31/1590, Felix Road, Thammanam, Cochin-682032, Kerala, was appointed as Scrutinizer on 22nd August, 2025 by the Board of Directors of Reliant Credits (India) Limited ("the Company") having CIN: U65921KL1989PLC005568, for the purpose of conducting the remote e-voting process and scrutinizing the voting through e-voting system, in a fair and transparent manner, in respect of the resolution proposed in the Notice of the Annual General Meeting dated 22nd August 2025.

We hereby submit our report as under:

The Management of the Company is responsible in ensuring compliance with the provisions of sections 108 and 110 of the Companies Act, 2013 and Rule 20 and 22 of the Companies (Management and Administration) Rules, 2014 (including any statutory modifications or re-enactments thereof for the time being in force), read with General Circular Nos. 09/2024 dated September 19, 2024, 09/2023 dated September 25, 2023, 17/2020 dated April 13, 2020 and 14/2020 dated April 08, 2020 as issued by Ministry of Corporate Affairs ("MCA Circulars"), and Circular issued by SEBI vide Circular No. SEBI/ HO/ CFD/ CFDPoD-2/ P/ CIR/ 2024/ 133 dated October 3, 2024 ("SEBI Circular"), relating to voting through electronic means on the resolutions contained in the AGM Notice.

Pursuant to the MCA Circulars and other applicable provisions above, the AGM Notice dated 22nd August 2025 was sent only through electronic mode to those members whose name appeared on the Register of Members as on the cut-off date reckoning the eligibility to vote, i.e., 22nd August, 2025 and whose e-mail ids are registered with the Depositories/RTA. A note on detailed procedure for casting vote via remote e-voting as well as a statement pursuant to the provisions of Section 102(1) and other applicable provisions of the Act read with the Rules, setting out all material facts relating to the resolution(s) mentioned in the Notes forming part of the AGM Notice.

The AGM Notice was also placed on the website of the Company at https://www.reliantcreditsindia.com/Home/AGMNotice and on the website of National Securities Depository Limited (NSDL) at www.evoting.nsdl.com.

The Company availed the services of National Securities Depository Limited (NSDL) for extending the facility of providing remote e-voting to the Shareholders of the Company.

The remote e-voting facility commenced on Tuesday, 16th September 2025 at 09:00 a.m. (IST) and ended on Thursday, 18th September 2025 at 05:00 p.m. (IST). The remote e-voting was disabled by NSDL thereafter.

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The votes cast under remote e-voting facility were thereafter unblocked in the presence of two witnesses who were not in the employment of the Company. They have signed below in confirmation of the votes being unblocked in their presence.

Witness 1:	Witness 2:
Namratha Shaju	Akhila T U
D/o. Shaju Paul	D/o. Unnikrishnan T P
Manjummekudiyil House	Thekkepadath House,
Chelad P.O Keerampara,	Kulappully P O,
Kothamangalam -686681	Palakkad - 689122
Occupation: Apprenticeship Trainee	Occupation: Apprenticeship Trainee

I have scrutinized and reviewed the votes cast by the shareholders through remote e-voting based on the data downloaded from the NSDL e-voting system at evoting@nsdl.com.

My responsibility as Scrutinizer for remote e-voting is limited to prepare and submit a Scrutinizer's Report of the votes cast in favour or against the resolutions contained in the Notice, based on the reports generated from the e-voting system provided by NSDL.

The Report on the result of voting through remote e-voting in respect of the said resolutions are as under:

ORDINARY BUSINESS:

Item No.1: Ordinary Resolution

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.

(i) Voted **in favour** of the resolution:

Voting Description	Number of members voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-Voting	25	1,45,43,237	100%
TOTAL	**25**	**1,45,43,237**	**100%**

(ii) Voted **against** the resolution:

Voting Description	Number of members voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-Voting	0	0	0
TOTAL	**0**	**0**	**0**

(iii) **Invalid** Votes:

Voting Description	Number of members whose votes were declared invalid	Number of invalid votes cast by them
Remote E-Voting	0	0
TOTAL	**0**	**0**

The total number of votes cast in favour of the resolution is more than the number of votes cast against the resolution. Thus, the Ordinary Resolution as given in Item No. 1 has been passed.

Item No.2: Ordinary Resolution

Appointment of Mr. Josekutty Xavier (DIN: 02073994), as a director of the Company who retires by rotation and being eligible offers himself for re-appointment.

(i) Voted **in favour** of the resolution:

Voting Description	Number of members voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-Voting	25	1,45,43,237	100%
TOTAL	**25**	**1,45,43,237**	**100%**

(ii) Voted **against** the resolution:

Voting Description	Number of members voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-Voting	0	0	0
TOTAL	**0**	**0**	**0**

(iii) **Invalid** Votes:

Voting Description	Number of members whose votes were declared invalid	Number of invalid votes cast by them
Remote E-Voting	0	0
TOTAL	**0**	**0**

The total number of votes cast in favour of the resolution is more than the number of votes cast against the resolution. Thus, the Ordinary Resolution as given in Item No. 2 has been passed.

Item No.3: Ordinary Resolution

Appointment of Mr. Unni Sebastian Kappen (DIN: 06569554), as a director of the Company who retires by rotation and being eligible offers himself for re-appointment.

(i) Voted **in favour** of the resolution:

Voting Description	Number of members voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-Voting	25	1,45,43,237	100%
TOTAL	**25**	**1,45,43,237**	**100%**

(ii) Voted **against** the resolution:

Voting Description	Number of members voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-Voting	0	0	0
TOTAL	**0**	**0**	**0**

(iii) **Invalid** Votes:

Voting Description	Number of members whose votes were declared invalid	Number of invalid votes cast by them
Remote E-Voting	0	0
TOTAL	**0**	**0**

The total number of votes cast in favour of the resolution is more than the number of votes cast against the resolution. Thus, the Ordinary Resolution as given in Item No. 3 has been passed

SPECIAL BUSINESS:

Item No.4: Special Resolution

Approval of Alteration of Object Clause of Memorandum of Association of the Company

(i) Voted **in favour** of the resolution:

Voting Description	Number of members voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-Voting	25	1,45,43,237	100%
TOTAL	**25**	**1,45,43,237**	**100%**

(ii) Voted **against** the resolution:

Voting Description	Number of members voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-Voting	0	0	0
TOTAL	**0**	**0**	**0**

(iii) **Invalid** Votes:

Voting Description	Number of members whose votes were declared invalid	Number of invalid votes cast by them
Remote E-Voting	0	0
TOTAL	**0**	**0**

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The total number of votes cast in favour of the resolution is more than three times of the number of votes cast against the resolution. Thus, the Special Resolution as given in Item No. 4 has been passed.

Item No.5: Special Resolution

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

(i) Voted **in favour** of the resolution:

Voting Description	Number of members voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-Voting	24	1,44,43,237	100%
TOTAL	**24**	**1,44,43,237**	**100%**

(ii) Voted **against** the resolution:

Voting Description	Number of members voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-Voting	0	0	0
TOTAL	**0**	**0**	**0**

(iii) **Invalid** Votes:

Voting Description	Number of members whose votes were declared invalid	Number of invalid votes cast by them
Remote E-Voting	0	0

TOTAL	**0**	**0**

The total number of votes cast in favour of the resolution is more than three times of the number of votes cast against the resolution. Thus, the Special Resolution as given in Item No. 5 has been passed.

Item No.6: Special Resolution

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

(i) Voted **in favour** of the resolution:

Voting Description	Number of members voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-Voting	23	1,26,04,237	100%
TOTAL	**23**	**1,26,04,237**	**100%**

(ii) Voted **against** the resolution:

Voting Description	Number of members voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-Voting	0	0	0
TOTAL	**0**	**0**	**0**

(iii) **Invalid** Votes:

Voting Description	Number of members whose votes were declared invalid	Number of invalid votes cast by them

Remote E-Voting	0	0
TOTAL	**0**	**0**

The total number of votes cast in favour of the resolution is more than three times of the number of votes cast against the resolution. Thus, the Special Resolution as given in Item No. 6 has been passed.

Based on the aforesaid results, I report that the resolutions as set out in Item Nos. 1 to 6 of the AGM Notice dated 22nd August 2025 have been duly passed.

All electronic data and other relevant records in connection with this e-voting has been handed over to the Company Secretary of the Company for safe-keeping.

Thanking You **UDIN: F003050G001287388**

Yours Faithfully

CS Puzhankara Sivakumar
Managing Partner
SEP & Associates, Company Secretaries
(Peer Review Certificate no. 6780/2025)
M. No. F3050 COP No. 2210

Date: 19.09.2025
Place: Kochi