

Disclosure pursuant to Regulation 14 of SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 as on March 31, 2026

- A. Relevant disclosures in terms of the “Guidance Note on accounting for employee share-based payments” issued by the Institute of Chartered Accountants of India (ICAI) has been appropriately disclosed in the note no. 49 of the audited standalone financial statements for the year ended March 31, 2026, mentioned in the Annual Report 2025-26.
- B. Diluted earnings per share pursuant to the issue of share on exercise of the options calculated in accordance with AS-20, has been appropriately disclosed in the note no. 49 of the audited standalone financial statements for the year ended March 31, 2026, mentioned in the Annual Report 2025-26.
- C. Details relating to Employee Stock Option Scheme

Particulars	Dhanvarsha ESOP Plan 2018
Date of shareholders’ approval	September 28, 2018
Total number of options approved under the Scheme	94,50,000
Vesting requirements	Minimum vesting period of one year from the date of grant.
Exercise price or pricing formula	Rs.6/-, Rs.10/-, Rs.14/- and Rs. 2/- plus applicable taxes, as may be levied on the Company.
Maximum term of options granted	Eight (8) years from the date of grant.
Source of shares (primary, secondary or combination)	Primary
Variation in terms of option	None
Method used to account for the Scheme	Fair value method
Where the Company opts for expensing of the options using the intrinsic value of the options, the difference between the employee compensation cost so computed and the employee compensation cost that shall have been recognized if it had used the fair value of the options shall be disclosed. The impact of this difference on profits and on EPS of the Company shall also be disclosed.	Not Applicable
Option movement during FY26	
Number of options outstanding at the beginning of FY26	19,62,508
Number of options granted during FY26	45,07,498
Number of options forfeited / lapsed during FY26	62,00
Number of options vested during FY26	0
Number of options exercised during FY26*	19,62,500
Number of shares arising because of exercise of options	19,62,500
Money realized by exercise of options (Rs) if scheme is implemented directly by the Company	₹ 39,25,000/-

Loan repaid by Trust from exercise price received	Nil
Number of options outstanding at the end of FY26	45,07,498
Number of options exercisable at the end of FY26	45,07,498
Weighted-average exercise prices and weighted-average fair values of options for options whose exercise price either equals or exceeds or is less than the market price of the stock.	Please refer Note 49 to standalone financial statements of the Company mentioned in the Annual Report 2025-26.
Employee wise details (name of employee, designation, number of options granted during the year, exercise price) of options granted to	
Senior Managerial Personnel as defined under Regulation 16(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015;	(1) Mr. Rohanjeet Singh Juneja-Managing Director & Chief Executive Officer (2) Mr. Vishal Miglani- Vice President - Business Loans, Cross Sell, Collaborations & Strategy (3) Mr. Lalit Chendvankar-Chief Compliance Officer & Legal Head (4) Ms. Sonal Sharma-Company Secretary & Compliance Officer
any other employee who receives a grant in any one year of option amounting to 5% or more of option granted during FY26	No options granted during the year
identified employees who were granted option, during any one year, equal to or exceeding 1% of the issued capital (excluding outstanding warrants and conversions) of the Company at the time of grant	Mr. Rohanjeet Singh Juneja, Managing Director and Chief Executive Officer
A description of the method and significant assumptions used during FY26 to estimate the fair value of options including the following information:	
The weighted average values of share price, exercise price, expected volatility, expected option life, expected dividends; the risk-free interest rate and any other inputs to the model	Please refer Note 49 to financial statements mentioned in the Annual Report 2025-26.
The method used and the assumptions made to incorporate the effects of expected early exercise	
How expected volatility was determined, including an explanation of the extent to which expected volatility was based on historical volatility	
Whether and how any other features of the option granted were incorporated into the measurement of fair value, such as a market condition.	