Saarathi FINANCE

NOTICE OF SECOND ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT THE SECOND ANNUAL GENERAL MEETING OF THE MEMBERS OF SAARATHI FINANCE AND CREDIT PRIVATE LIMITED ('THE COMPANY') WILL BE HELD ON WEDNESDAY, 2ND DAY OF SEPTMBER, 2026 AT 4:00 P.M (IST) THROUGH VIDEO CONFERENCING ("VC"), DEEMED VENUE OF THE MEETING BEING THE REGISTERED AND CORPORATE OFFICE, MUMBAI, MAHARASHTRA TO TRANSACT THE FOLLOWING BUSINESS:

ORDINARY BUSINESS:

1. **TO RECEIVE, CONSIDER AND ADOPT THE AUDITED FINANCIAL STATEMENTS OF THE COMPANY FOR THE FINANCIAL YEAR ENDED MARCH 31, 2026, TOGETHER WITH THE REPORT OF THE BOARD OF DIRECTORS AND AUDITORS THEREON**

To consider and, if thought fit, to pass the following resolution as an **Ordinary Resolution**:

"**RESOLVED THAT** pursuant to Sections 129, 134 and all other applicable provisions, if any, of the Companies Act 2013, and the rules made thereunder (including any amendment thereto or re-enactment thereof for the time being in force), the Audited Financial Statements of the Company including Balance Sheet as at March 31, 2026, Statement of Profit and Loss and the Cash Flow Statement together with the notes forming part of the accounts for the financial year ended March 31, 2026 and the reports of the Board of Directors and Auditors thereon for the financial year March 31, 2026, be and are hereby approved and adopted."

By order of the Board of Directors
Saarathi Finance and Credit Private Limited

Jitendra Chaturvedi
Company Secretary and Head of Compliance
ACS No.: 45158

Saarathi Finance and Credit Private Limited

Date: August 11, 2026
Place: Mumbai

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Notes:

1. The Ministry Of Corporate Affairs ("**MCA**") has vide its General Circular No. 14/2020 dated April 08, 2020, General Circular No. 17/2020 dated April 13, 2020, General Circular No. 20/2020 dated May 05, 2020, General Circular No. 02/2021 dated January 13, 2021, General Circular No. 21/2021 dated December 14, 2021, General Circular No. 02/2022 dated May 5, 2022, General Circular No. 10/2022 dated December 28, 2022, General Circular No. 09/2023 dated September 25, 2023, General Circular No. 09/2024 dated September 19, 2024 and General Circular No. 03/2025 dated September 22, 2025 other applicable circulars, has permitted to hold the Annual General Meeting ('**AGM**') of Members of the Company through Video Conferencing ("**VC**") / Audio-Visual Electronic Communication means ("**AVEC**") without the presence of the Members at a common venue. In due compliance with the above MCA Circulars, the Second AGM of the Company is proposed to be convened through VC/AVEC.

2. The Members are requested to follow the below instructions: -

   a) Participation:

   i) Pursuant to the aforementioned general circulars, the physical presence of the Members has been dispensed with and therefore the appointment of Proxy(ies) is/are not permitted. However, in pursuance of Section 112 and 113 of the Companies Act, 2013 (the "**Act**"), Members may appoint representatives for the purpose of participation and voting in the meeting. The Corporate Members proposing to participate at the meeting through their representative(s), will be required to forward the necessary authorization under Section 113 of the Act and such representation to the Company should be communicated by sending an e-mail to Mr. Jitendra Chaturvedi, Company Secretary and Head of Compliance at compliance@saarathifinance.com before the commencement of the Meeting.

   ii) Members participating through the VC/AVEC facility shall be reckoned for the purpose of quorum under Section 103 of the Companies Act, 2013.

   iii) The Meeting of the Members will be held through VC/AVEC as per MCA circulars. The Members are requested to use the Dial-in details mentioned alongwith this notice to join the Meeting.

   Join Zoom Meeting:
   https://us06web.zoom.us/j/86810650528?pwd=Ys38i34LN0N1an9EoqPxaWpQRKx4lw.1

   Meeting ID: 868 1065 0528
   Passcode: 498503

3. The recorded transcript shall be maintained in safe custody of the Company.

4. For ease of participation of the Members, during the Meeting, Members (including their authorised representatives) may post questions through typing in the "comment box"/ "chat box" in the above Dial-in. The Members may also, submit any questions they may have through e-mail at compliance@saarathifinance.com before the commencement of the Meeting.

5. In order to ensure smooth participation, the Members, Directors, Key Managerial Personnel and all other persons authorized to attend the AGM are requested to ensure that the device used for attending the AGM through video conferencing has strong internet signal/ network.

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6. On the date of the Meeting, the Members, Directors, Key Managerial Personnel and all other persons authorized to attend the meeting, may join, using above the Dial-in details from 3:30 p.m. to 4:00 p.m. (TIME) post which, no person shall be able to join the meeting.

7. In case, any member requires assistance for using the aforementioned Dial-in before or during the Meeting, you may reach out to Mr. Jitendra Chaturvedi, Company Secretary and Head of Compliance at compliance@saarathifinance.com.

8. In order to ensure the smooth participation, the Members, Directors, Key Managerial Personnel and all other persons authorized to attend the meeting are requested to ensure that the device used for attending the meeting through video conferencing has strong internet signal/ network.

9. Voting:

   a) In case a poll is demanded, Chairman shall follow the procedure provided in the Articles of Association of the Company read with the Shareholders Agreement dated May 06, 2025, in all other cases matter will be put to vote by way of a show of hands.

   b) On demand of the poll, the Members may vote by sending an e-mail on the designated E-mail ID: compliance@saarathifinance.com stating their assent/ dissent

   Please note that the e-mail with the vote of a member should be sent only from the registered Email ID of the member.

10. Other instructions/ information:

   a) Members are requested to address all communications through their registered E-mail ID only.

   b) The Register of Directors and Key Managerial Personnel and their shareholding, maintained under Section 170 of the Act and other Statutory Registers required to be maintained under the Act, authorizations for voting by body corporates and the Articles of Association of the Company will be available for inspection by the Members through electronic mode. Also, the documents referred to in this Notice are available electronically for inspection without any fee by the Members from the date of circulation of this Notice up to the date of the Second Annual General Meeting. Members seeking to inspect such registers/ documents can send an email to compliance@saarathifinance.com.

   c) In case of joint holders attending the AGM, only such joint holder who is higher in the order of names will be entitled to vote.

   d) This Notice is also available on the website of the Company at https://www.saarathifinance.com.

   e) The Audited Financial Statements of the Company for the Financial Year ended on March 31, 2026 and the Reports of the Board of Directors and Auditors thereon shall be sent to the Members and to all other persons so entitled on their email IDs registered with the Company.

   f) Members who hold shares in physical form and have not registered / updated their Email addresses with the Company, are requested to register / update the same by writing to the Company at compliance@saarathifinance.com stating details of folio number and attaching a self-attested copy of PAN card.

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g) Members holding shares in dematerialised mode, who have not registered / updated their email addresses with their Depository Participants, are requested to register / update their email addresses with the Depository Participants with whom they maintain their demat accounts.

h) Members who need assistance before or during the Second AGM, can contact Mr. Jitendra Chaturvedi, Company Secretary and Head of Compliance or email at compliance@saarathifinance.com.

i) Since the AGM will be held through VC/AVEC, the Route Map is not annexed hereto.

j) Also, kindly note that the deemed venue of the said AGM, for the purpose of recording, shall be Mumbai, Maharashtra.

By order of the Board of Directors
Saarathi Finance and Credit Private Limited

Jitendra Chaturvedi
Company Secretary and Head of Compliance
ACS No.: 45158

Saarathi Finance and Credit Private Limited

Date: August 11, 2026
Place: Mumbai