To
The Bombay Stock Exchange Limited,
Listing Compliance Department,
P.J. Towers, Dalal Street, Mumbai,
400001, Maharashtra, India.

November 03, 2026

Dear Sir / Madam,

Subject: Intimation of Notice of Postal Ballot
Scrip Code: 530139

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Notice of Postal Ballot for which remote e-voting period will commence on November 4, 2026 (Wednesday) and conclude on December 3, 2026 (Thursday).

The Notice of Postal Ballot is also available on the Company's website at www.kreon.in.

This is for your kind information and records.

Thanking you,
Yours faithfully,

For **KREON FINNANCIAL SERVICES LIMITED**

NIHARIKA GOYAL
Digitally signed by NIHARIKA GOYAL
Date: 2026.11.03 15:29:46 +05'30'

(NIHARIKA GOYAL)
Chief Compliance Officer

Encl: Notice of Postal Ballot

StuCred A Division Of
KREON FINNANCIAL SERVICES LIMITED
#26, 22nd Street, Rathinam Nagar,
Thiruvanmiyur, Chennai - 600041

CIN: L65921TN1994PLC029317
(Office) +91-8043570129
info@stucred.com, info@kreon.in
www.stucred.com, www.kreon.in

NOTICE OF POSTAL BALLOT

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

To the Members of the Company,

NOTICE is hereby given that the following resolution is being circulated to the Members of Kreon Finnancial Services Limited **("Company")** for their approval by means of Postal Ballot only by remote e-Voting process **("e-Voting")** being provided by the Company to all its Members to cast their votes electronically, pursuant to Section 108, 110 of the Companies Act, 2013 **("Act")** read with Rule 20, 22 of the Companies (Management and Administration) Rules, 2014 **("Rules")** and other applicable provisions, if any, General Circular No. 03/2025 dated September 22, 2025, issued by the Ministry of Corporate Affairs **("MCA Circular")**, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 **("Listing Regulations")** and Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India **("SS-2")** and other applicable laws, rules and regulations (including any statutory modification(s) or re-enactment(s) thereof for the time being in force).

The Statement, pursuant to the provisions of Section 102(1) and other applicable provisions of the Act read with the Rules made thereunder, setting out all material facts relating to the resolution proposed in this Postal Ballot Notice and additional information as required under the Listing Regulations is attached.

SPECIAL BUSINESS

1. PAYMENT OF STUCRED ANNIVERSARY REWARD TO MR. JAIJASH TATIA, CHAIRMAN AND MANAGING DIRECTOR

To consider and if thought fit, to pass the following resolution, with or without modification(s), as a **SPECIAL RESOLUTION**.

"RESOLVED THAT pursuant to the provisions of Sections 197, 198 and other applicable provisions, if any, of the Companies Act, 2013 ("Act"), read with Schedule V to the Act and the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, as amended from time to time, Regulation 17(6)(e), wherever applicable and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), the rules, regulations, circulars and guidelines issued thereunder, as amended from time to time, the Articles of Association of the Company, and pursuant to the recommendation of the Nomination and Remuneration Committee and the approval of the Board of Directors of the Company, consent of the Members of the Company be and is hereby accorded for payment of one-time additional variable remuneration in the nature of "StuCred Anniversary Reward"

amounting to ₹4,47,715/- (Rupees Four Lakh Forty-Seven Thousand Seven Hundred and Fifteen Only) to Mr. Jaijash Tatia (DIN:08085029), Chairman and Managing Director, for the financial year 2026–27, subject to the applicable statutory limits, conditions and approval requirements prescribed under the Act, Schedule V thereto, the SEBI Listing Regulations and other applicable laws.

RESOLVED FURTHER THAT the aforesaid Anniversary Reward shall constitute part of the managerial remuneration payable to Mr. Jaijash Tatia in his capacity as Chairman and Managing Director of the Company and shall be considered while determining the aggregate managerial remuneration payable to him and the overall managerial remuneration payable by the Company, in accordance with Sections 197 and 198 of the Act, Schedule V thereto, wherever applicable, and the relevant provisions of the SEBI Listing Regulations.

RESOLVED FURTHER THAT the aforesaid Anniversary Reward shall be a one-time, non-recurring payment exclusively for the financial year 2026–27 and shall not constitute an amendment to the existing terms of appointment or remuneration of Mr. Jaijash Tatia, nor create any continuing, recurring or vested right or entitlement to receive any similar payment in any subsequent financial year. Any such payment in subsequent financial years shall be subject to fresh consideration, recommendation and approval in accordance with applicable laws.

RESOLVED FURTHER THAT any Director, Key Managerial Personnel or other Officer of the Company authorised by the Board in this regard be and are hereby severally authorized to do all such acts, deeds, matters and things and to execute, sign, submit and file all such documents, applications, returns, forms and other writings as may be necessary, expedient or desirable to give effect to this Resolution, including making requisite statutory filings and disclosures with the Registrar of Companies, the stock exchanges and other regulatory authorities, as may be applicable."

2. <u>PAYMENT OF STUCRED ANNIVERSARY REWARD TO MRS. HENNA JAIN, JOINT MANAGING DIRECTOR</u>

To consider and if thought fit, to pass the following resolution, with or without modification(s), as a **SPECIAL RESOLUTION**.

"RESOLVED THAT pursuant to the provisions of Sections 197, 198 and other applicable provisions, if any, of the Companies Act, 2013 ("Act"), read with Schedule V to the Act and the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, as amended from time to time, Regulation 17(6)(e), wherever applicable and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), the rules, regulations, circulars and guidelines issued thereunder, as amended from time to time, the

Articles of Association of the Company, and pursuant to the recommendation of the Nomination and Remuneration Committee and the approval of the Board of Directors of the Company, consent of the Members of the Company be and is hereby accorded for payment of one-time additional variable remuneration in the nature of "StuCred Anniversary Reward" amounting to ₹4,47,715/- (Rupees Four Lakh Forty-Seven Thousand Seven Hundred and Fifteen Only) to Mrs. Henna Jain (DIN:08383395), Joint Managing Director, for the financial year 2026–27, subject to the applicable statutory limits, conditions and approval requirements prescribed under the Act, Schedule V thereto, the SEBI Listing Regulations and other applicable laws.

RESOLVED FURTHER THAT the aforesaid Anniversary Reward shall constitute part of the managerial remuneration payable to Mrs. Henna Jain in her capacity as Joint Managing Director of the Company and shall be considered while determining the aggregate managerial remuneration payable to her and the overall managerial remuneration payable by the Company, in accordance with Sections 197 and 198 of the Act, Schedule V thereto, wherever applicable, and the relevant provisions of the SEBI Listing Regulations.

RESOLVED FURTHER THAT the aforesaid Anniversary Reward shall be a one-time, non-recurring payment exclusively for the financial year 2026–27 and shall not constitute an amendment to the existing terms of appointment or remuneration of Mrs. Henna Jain, nor create any continuing, recurring or vested right or entitlement to receive any similar payment in any subsequent financial year. Any such payment in subsequent financial years shall be subject to fresh consideration, recommendation and approval in accordance with applicable laws.

RESOLVED FURTHER THAT any Director, Key Managerial Personnel or other Officer of the Company authorised by the Board in this regard be and are hereby severally authorized to do all such acts, deeds, matters and things and to execute, sign, submit and file all such documents, applications, returns, forms and other writings as may be necessary, expedient or desirable to give effect to this Resolution, including making requisite statutory filings and disclosures with the Registrar of Companies, the stock exchanges and other regulatory authorities, as may be applicable."

By the Order of Board of Directors
For **KREON FINNANCIAL SERVICES LIMITED**
Sd/-
Niharika Goyal
Chief Compliance Officer
M. No. A61428

Place: Chennai
Date: 26.10.2026

StuCred A Division Of
KREON FINNANCIAL SERVICES LIMITED
#26, 22nd Street, Rathinam Nagar,
Thiruvanmiyur, Chennai - 600041

CIN: L65921TN1994PLC029317
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Notes:

1. The Explanatory Statement pertaining to the proposed resolution setting out the material facts and reasons thereof, as required under Section 102 and 110 of the Act, is annexed hereto along with the Postal Ballot Notice for your consideration.

2. In line with the MCA Circulars, the Postal Ballot Notice is being sent only by electronic mode to those Members whose names appear on the Register of Members / Register of Beneficial Owners as on the close of working hours on **Friday, October 30, 2026 ("cut-off date")** and whose e-mail addresses are registered with the Central Depository Services (India) Limited (the "CDSL") through their Depository Participants **("DP")** in respect of electronic holdings and in respect of physical holdings, with the Registrar and Share Transfer Agent of the Company, M/s. Purva Sharegistry (India) Private Limited **("RTA")**. Members who have not registered their e-mail addresses are requested to register the same with the DP/RTA for sending future communication(s) in electronic form.

3. The physical copy of the Notice along with Postal Ballot form and pre-paid business reply envelope are not being sent to the Members for this Postal Ballot and Members are required to communicate their assent/dissent through remote e-Voting system only.

4. Members may please note that the Notice shall also be available on the Company's website at www.kreon.in and may also be accessed from the relevant section of the website of the Stock Exchange i.e. BSE Limited at www.bseindia.com and also available on the website of the RTA (agency for providing the remote e-Voting facility) i.e., https://www.purvashare.com/.

5. The resolution, if passed by the requisite majority through Postal Ballot, shall be deemed to have been passed on the last date specified for e-Voting i.e. **Friday, December 04, 2026**. Further, resolution passed by the Members through postal ballot are deemed to have been passed as if they were passed at a General Meeting of the Members.

6. The Company has appointed M/s. Lakshmi Subramanian & Associates, Practicing Company Secretaries, Chennai, India, to act as the Scrutinizer for conducting the e-Voting process in a fair and transparent manner.

7. The Scrutinizer shall submit their report to the Chairman or any other person authorized by the Chairman after the completion of scrutiny of the e-Voting, and the result of the e-Voting by Postal Ballot shall be announced not later than 48 hours from the conclusion of e-Voting and shall also be displayed on the Company's website www.kreon.in, and of the agency's website https://www.purvashare.com/ and communicated to the stock exchange(s) on which the shares of the Company are listed. The Scrutinizer's decision on the validity of the postal ballot/e-Voting shall be final.

8. All material documents referred to in the explanatory statement shall be available for inspection at the Registered Office of the Company during office hours on all working days from the date of dispatch until the last date for receipt of votes by e-Voting. Alternatively, Members may also send their requests to investor.relations@kreon.in or support@purvashare.com from their registered e-mail address mentioning their names, folio numbers, DP ID and Client ID during the e-Voting period of the postal ballot.

9. We urge Members to support our commitment to environmental protection by choosing to receive the Company's communication through email. Members holding shares in Demat mode, who have not registered their email addresses are requested to register their email addresses with their respective DP, and Members holding shares in physical mode are requested to update their email addresses with the Company's RTA at support@purvashare.com.

PURVA E-VOTING SYSTEM - FOR REMOTE E-VOTING

INSTRUCTIONS TO SHAREHOLDERS FOR REMOTE E-VOTING

- The voting period begins on Wednesday, November 04, 2026, and ends on Thursday, December 03, 2026. During this period, Members holding shares either in physical form or in dematerialized form, as on the cut-off date may cast their vote electronically. The e-Voting module shall be disabled by PURVA for voting thereafter.
- Pursuant to SEBI Circular No. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020, under Regulation 44 of the Listing Regulations, listed entities are required to provide remote e-Voting facility to its shareholders, in respect of all shareholders' resolutions. However, it has been observed that the participation by the public non-institutional shareholders/retail shareholders is at a negligible level.
- Currently, there are multiple e-Voting service providers (ESPs) providing e-Voting facility to listed entities in India. This necessitates registration on various ESPs and maintenance of multiple user IDs and passwords by the shareholders. In order to increase the efficiency of the voting process, pursuant to a public consultation, it has been decided to enable e-Voting to all the demat account holders, by way of a single login credential, through their demat accounts/ websites of Depositories/ Depository Participants. Demat account holders would be able to cast their vote without having to register again with the ESPs, thereby, not only facilitating seamless authentication but also enhancing ease and convenience of participating in e-Voting process.

Access Depositories CDSL/NSDL e-Voting system through in case of individual shareholders holding shares in demat mode.

In terms of SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020 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.

Pursuant to abovesaid SEBI Circular, Login method for e-Voting for Individual shareholders holding securities in Demat mode CDSL/NSDL is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in Demat mode with CDSL Depository	• 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 to Easi / Easiest are requested to visit CDSL website www.cdslindia.com and click on login icon & New System Myeasi Tab. • After successful login the Easi/Easiest user will be able to see the e-Voting option for eligible companies where the e-Voting is in progress as per the information provided by the Company. On clicking the e-Voting 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 and voting during the meeting. Additionally, links are also provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers' website directly. • If the user is not registered for Easi/Easiest, option to register is available at CDSL website at www.cdslindia.com and click on login>New System>Myeasi Tab and then click on registration option. • Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN from e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered mobile number and email ID as recorded in the Demat Account. • After successful authentication, the user will be able to see the e-Voting option where the e-Voting is in progress and also able to directly access the system of all e-Voting Service Providers.
Individual Shareholders holding securities in demat mode with NSDL Depository	• If you are already registered for NSDL IDeAS facility, please visit the e-Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting

	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 name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period. • If the user is 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 • 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 be opened. 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 name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period. • Shareholders/Members can also download NSDL Mobile App "**NSDL Speede**" facility by scanning the QR code mentioned below for seamless voting experience. NSDL Mobile App is available on App Store Google Play • 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 or 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 name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting and voting during the meeting.

Individual Shareholders (holding securities in demat mode) login through their Depository Participants (DP)	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. After Successful login, you will be able to see e-Voting option. Once you 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 name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period.

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. CDSL and NSDL

Login type	Helpdesk details
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 022-23058738 and 22-23058542-43.
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 toll free no.: 1800 1020 990 and 1800 22 44 30

Access through PURVA e-Voting system in case of shareholders holding shares in physical mode and non-individual shareholders in demat mode.

- The shareholders should log on to the e-Voting website https://evoting.purvashare.com.
- Click on "Shareholder/Member" module.
- Now enter your User ID:
  a. For CDSL: 16 digits beneficiary ID,
  b. For NSDL: 8 Character DP ID followed by 8 Digits Client ID,
  c. Shareholders holding shares in Physical Form should enter EVENT Number followed by Folio Number registered with the company. For example if folio number is 001*** and EVENT is 8 then user ID is 8001***
- If you are holding shares in demat form and had logged on to www.evotingindia.com or www.evoting.nsdl.com and voted on an earlier e-Voting of any company, then your existing password is to be used.
- If you are a first-time user follow the steps given below:

PAN	Enter your 10-digit alpha-numeric *PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders).

	Shareholders who have not updated their PAN with the Company/Depository Participant are requested to use the sequence number sent by Company/RTA or contact Company/RTA.
Dividend Bank Details **OR** Date of Birth (DOB)	Enter the Dividend Bank Details or Date of Birth (in dd/mm/yyyy format) as recorded in your demat account or in the company records in order to login. If both the details are not recorded with the depository or company, please enter the member id / folio number in the Dividend Bank details field as mentioned in instruction (v).

- After entering these details appropriately, click on "SUBMIT" tab.
- Shareholders holding shares in physical form will then directly reach the Company selection screen.
- For shareholders holding shares in physical form, the details can be used only for e-Voting on the resolutions contained in this Notice.
- Click on the EVENT NO. for the Kreon Financial Services Limited.
- On the voting page, you will see "RESOLUTION DESCRIPTION" and against the same the option "YES/NO/ABSTAIN" for voting. Select the option YES or NO or ABSTAIN as desired. The option YES implies that you assent to the Resolution, option NO implies that you dissent to the Resolution and option ABSTAIN implies that you are not voting either for or against the Resolution.
- Click on the "NOTICE FILE LINK" if you wish to view the Notice.

- After selecting the resolution, you have decided to vote on, click on "SUBMIT". A confirmation box will be displayed. If you wish to confirm your vote, click on "OK", else to change your vote, click on "CANCEL" and accordingly modify your vote.
- Once you "CONFIRM" your vote on the resolution, you will not be allowed to modify your vote.

Facility for Non-Individual Shareholders and Custodians – Remote e-Voting

- Non-individual shareholders (i.e. other than Individuals, HUF, NRI etc.) and custodians are required to log on to https://evoting.purvashare.com and register themselves in the "Custodians / Mutual Fund" module.
- A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to evoting@purvashare.com.
- After receiving the login details a Compliance User should be created using the admin login and password. The Compliance User would be able to link the account(s) for which they wish to vote on.
- A scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, should be uploaded in PDF format in the system for the scrutinizer to verify the same.
- Alternatively, non-individual shareholders are required to send the relevant Board

Resolution/ Authority letter etc. together with attested specimen signature of the duly authorized signatory who are authorized to vote, to the Scrutinizer and to the Company at the email address at cs@kreon.in, if they have voted from individual tab and not uploaded same in the Purva e-Voting system for the Scrutinizer to verify the same.

PROCESS FOR THOSE SHAREHOLDERS WHOSE EMAIL/MOBILE NUMBER ARE NOT REGISTERED WITH THE COMPANY/DEPOSITORIES.

- For Physical Shareholders- please provide necessary details like 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/RTA email ID.
- For Demat shareholders -, Please update your email ID and mobile number with your respective Depository Participant (DP).
- For Individual Demat shareholders – Please update your email ID and mobile number with your respective Depository Participant (DP) which is mandatory while e-Voting and joining virtual meetings through Depository.
- If you have any queries or issues regarding attending AGM & e-Voting from the Purva e-Voting System, you can write an email to evoting@purvashare.com or contact at 022-49614132 and 022-35220056.
- All grievances connected with the facility for voting by electronic means may be addressed to Ms. Deepali Dhuri, Compliance Officer, Purva Sharegistry (India) Private Limited, Unit No. 9, Shiv Shakti Industrial Estate, J. R. Boricha Marg, Lower Parel (East), Mumbai - 400011 or send an email to evoting@purvashare.com or contact at 022- 022-49614132 and 022-35220056.

By the Order of Board of Directors
For **KREON FINNANCIAL SERVICES LIMITED**
Sd/-
Niharika Goyal
Chief Compliance Officer
M. No. A61428

Place: Chennai
Date: 26.10.2026

ANNEXURE TO THE NOTICE
EXPLANATORY STATEMENT

Pursuant to the provisions of Section 102(1) read with Section 110 of the Companies Act, 2013

ITEM NO. 1 – STUCRED ANNIVERSARY REWARD TO MR. JAIJASH TATIA

In connection with the anniversary of StuCred, the digital lending arm of the Company, celebrated on October 19, the Company follows a practice of granting an Anniversary Reward to eligible employees as part of its employee reward and recognition initiatives. The grant of such reward is determined having due regard to various factors, including the overall performance of the Company, individual contributions, and such other criteria as the Company may consider appropriate.

In recognition of the significant contribution, leadership and responsibilities undertaken by Mr. Jaijash Tatia in managing and guiding the affairs of the Company, and having regard to the Company's practice of providing Anniversary Rewards, the Board of Directors at its meeting held on October 26, 2026, upon the recommendation of the Nomination and Remuneration Committee ("NRC") and Audit Committee ("AC") and subject to the approval of the Members, hereby accorded their approval for the payment of a one-time StuCred Anniversary Reward of ₹4,47,715/- (Rupees Four Lakh Forty-Seven Thousand Seven Hundred and Fifteen Only) to Mr. Jaijash Tatia for the financial year 2026-27.

The proposed payment is intended to recognise his contribution and performance and is proposed to be treated as a one-time variable component of his remuneration. The payment shall be in addition to his annual remuneration approved in the 32nd AGM of the Company held on August 26, 2026 and shall not constitute a revision of his approved annual fixed remuneration. The proposed payment is specific to the financial year 2026-27 and shall not create any right, expectation or entitlement on the part of Mr. Jaijash Tatia to receive any similar payment in any subsequent financial year, nor shall it create any obligation on the part of the Company to make such payment in the future.

The proposed reward shall be considered as part of the overall remuneration payable to him and shall be subject to the applicable provisions of the Act, including the limits and requirements prescribed thereunder, and other applicable laws and regulations.

While recommending the proposed payment, the Board have taken into consideration, inter alia, the nature and extent of the responsibilities entrusted to Mr. Jaijash Tatia, his contribution to the growth and functioning of the Company, the overall performance of the Company, the Company's remuneration philosophy and its existing practice of providing anniversary rewards to eligible employees.

The proposed payment shall not alter the tenure or any other terms and conditions thereof of his appointment, except to the limited extent of providing for the aforesaid one-time reward. For the

avoidance of doubt, the proposed payment shall not result in any change to his approved annual remuneration.

The Board is of the opinion that the proposed one-time StuCred Anniversary Reward is justified in view of Mr. Jaijash Tatia's contribution to the Company and is in interest of the Company. Accordingly, the Board recommends the Special Resolution set out at Item No. 1 of the accompanying Postal Ballot Notice for approval of the Members.

Disclosure of Information pursuant to Section 102 of the Companies Act, 2013 - Except for Mr. Jaijash Tatia, Mrs. Henna Jain, Joint Managing Director and sister of Mr. Jaijash Tatia, and Mr. Bharat Jain Tatia, Promoter and father of Mr. Jaijash Tatia, none of the Directors, Key Managerial Personnel of the Company or their respective relatives is concerned or interested, financially or otherwise, in the proposed Resolution. Mr. Jaijash Tatia, Mrs. Henna Jain and Mr. Bharat Jain Tatia shall be deemed to be concerned or interested in the proposed Resolution to the extent of the proposed reward payment to Mr. Jaijash Tatia. Accordingly, they shall not be entitled to vote on the said Resolution.

The Members are requested to consider and approve the Resolution set out at Item No. 1 of the Postal Ballot Notice.

ITEM NO. 2 – STUCRED ANNIVERSARY REWARD TO MRS. HENNA JAIN

In connection with the anniversary of StuCred, the digital lending arm of the Company, celebrated on October 19, the Company follows a practice of granting an Anniversary Reward to eligible employees as part of its employee reward and recognition initiatives. The grant of such reward is determined having due regard to various factors, including the overall performance of the Company, individual contributions, and such other criteria as the Company may consider appropriate.

In recognition of the significant contribution, leadership and responsibilities undertaken by Mrs. Henna Jain in managing and guiding the affairs of the Company, and having regard to the Company's practice of providing Anniversary Rewards, the Board of Directors at its meeting held on October 26, 2026, upon the recommendation of the Nomination and Remuneration Committee ("NRC") and Audit Committee ("AC") and subject to the approval of the Members, hereby accorded their approval for the payment of a one-time StuCred Anniversary Reward of ₹4,47,715/- (Rupees Four Lakh Forty-Seven Thousand Seven Hundred and Fifteen Only) to Mrs. Henna Jain for the financial year 2026-27.

The proposed payment is intended to recognise her contribution and performance and treated as a one-time variable component of her remuneration. The payment shall be in addition to her annual remuneration approved in the 32nd AGM of the Company held on August 26, 2026, and shall not constitute a revision of her approved annual fixed remuneration. The proposed payment is specific to the financial year 2026-27 and shall not create any right, expectation or entitlement on the part of

Mrs. Henna Jain to receive any similar payment in any subsequent financial year, nor shall it create any obligation on the part of the Company to make such payment in the future.

The proposed reward shall be considered as part of the overall remuneration payable to her and shall be subject to the applicable provisions of the Act, including the limits and requirements prescribed thereunder, and other applicable laws and regulations.

While recommending the proposed payment, the Board have taken into consideration, inter alia, the nature and extent of the responsibilities entrusted to Mrs. Henna Jain, her contribution to the growth and functioning of the Company, the overall performance of the Company, the Company's remuneration philosophy and its existing practice of providing anniversary rewards to eligible employees.

The proposed payment shall not alter the tenure or any other terms and conditions thereof of his appointment, except to the limited extent of providing for the aforesaid one-time reward. For the avoidance of doubt, the proposed payment shall not result in any change to her approved annual remuneration.

The Board is of the opinion that the proposed one-time StuCred Anniversary Reward is justified in view of Mrs. Henna Jain's contribution to the Company and is in interest of the Company. Accordingly, the Board recommends the Special Resolution set out at Item No. 2 of the accompanying Postal Ballot Notice for approval of the Members.

Disclosure of Information pursuant to Section 102 of the Companies Act, 2013 - Except for Mrs. Henna Jain, Mr. Jaijash Tatia, Chairman and Managing Director and brother of Mrs. Henna Jain, and Mr. Bharat Jain Tatia, Promoter and father of Mrs. Henna Jain, none of the Directors, Key Managerial Personnel of the Company or their respective relatives is concerned or interested, financially or otherwise, in the proposed Resolution. Mrs. Henna Jain, Mr, Jaijash Tatia and Mr. Bharat Jain Tatia shall be deemed to be concerned or interested in the proposed Resolution to the extent of the proposed reward payment to Mrs. Henna Jain. Accordingly, they shall not be entitled to vote on the said Resolution.

The Members are requested to consider and approve the Resolution set out at Item No. 2 of the Postal Ballot Notice.

By the Order of Board of Directors
For **KREON FINNANCIAL SERVICES LIMITED**
Sd/-
Niharika Goyal
Chief Compliance Officer
M. No. A61428

Place: Chennai
Date: 26.10.2026

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StuCred A Division Of
KREON FINNANCIAL SERVICES LIMITED
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