Notice for the 1st Extra-Ordinary General Meeting for FY 2025-26

To,

The Members Board of Directors
Finnovation Tech Solutions Private Limited

Notice is hereby given that the 1st Extra-Ordinary General Meeting for the FY 2025-26 of Finnovation Tech Solutions Private Limited (the "**Company**") will be held on Friday, March 27, 2026, at 4.00 P.M. IST through Video Conference/Other Audio Visual Means facility in accordance with the applicable provisions of the Companies Act, 2013 read with its rules made thereunder and General Circular No. 03/2025 dated 22nd September 2025 read with previous circulars issued by the Ministry of Corporate Affairs (collectively referred to as "MCA Circulars"), at 1st Floor, No.128/9, Maruthi Sapphire, HAL Airport Road, Murgesh Palya, Bangalore – 560017, Karnataka, India to transact the following special business:

SPECIAL BUSINESS:

1. **To consider and approve for granting authorization to give any guarantee or provide any security to all such person specified under Section 186 of the Companies Act, 2013 up to an aggregate limit of Rs. 1,800 crores (Rupees One Thousand and Eight Hundred Crores only).**

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

   "**RESOLVED THAT** pursuant to the provisions of Section 186 and read with Section 179(3)(f) and other applicable provisions, if any, of the Companies Act, 2013 and read with relevant rules made thereto including any statutory modifications or re-enactments thereof and in accordance with the Memorandum and Articles of Association of the Company, the consent of the Shareholders of the Company be and is hereby accorded to Mr. Karthikeyan Krishnaswamy, Mr. Madhusudan Ekambaram, Directors of the Company (for purpose of Section 179 of the Companies Act, 2013 be referred to as "Principal Officer"), severally authorised to give any guarantee or provide security in connection with a loan to any other body corporate or person on such terms and conditions and with or without security as may think fit from time to time which together with the guarantee, security provided/made by the Company, may exceed the aggregate permissible limit i.e. 60% of the paid-up share capital of the Company and its free reserves and securities premium account or 100% of its free reserves and securities premium account, whichever is more, provided that the aggregate of such sum or sums of moneys shall not at any time exceed the aggregate limit of Rs. 1800 Crores (Rupees One Thousand and Eight Hundred Crores Only).

   RESOLVED FURTHER THAT for the purpose of giving effect to the aforesaid resolution, Mr. Karthikeyan Krishnaswamy and Mr. Madhusudan Ekambaram, Directors of the Company be and is hereby severally authorized to take from time to time all decisions and such steps as may be necessary for giving guarantees or providing securities and to give corporate guarantee and to execute such documents, deeds, writings, papers and/or agreements as may be required and do all such acts, deeds and things, as it may in its absolute discretion, deem necessary or appropriate or desirable including to settle any question, difficulty or doubt that may arise in respect of such investments/loans/guarantees/securities made or given or provided by the Company (as the case may be)."

2. **Investment of surplus funds of the Company in Debt Mutual Fund**

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

   "RESOLVED THAT in suppression of earlier resolution passed by the Board of Directors dated September 03, 2024 and pursuant to the provisions of Section 186 of the Companies Act, 2013 read with Companies (Meetings of Board and its Powers) Rules, 2014 and other applicable provisions, if any, of the Companies Act 2013, (including any statutory modification or re-enactment thereof for the time being in force), the consent of the shareholders of the Company be and is hereby accorded to invest surplus funds in debt mutual funds up to a limit of INR 400,00,00,000/- (Indian Rupees Four Hundred Crores Only) (including the fund invested earlier).

RESOLVED FURTHER THAT the following Directors and/ or officials be and are hereby severally authorized to sign all applications, forms, instruction slips and other documents as may be for the purchase and sale of the aforesaid schemes/ securities as and when necessary:

Sr. No.	Name	Designation
1.	Vivek Veda	Authorized Person
2.	Madhusudan Ekambaram	Director
3.	Karthikeyan Krishnaswamy	Director

RESOLVD FURTHER THAT a copy of the said resolution duly certified by either of the Directors of the company, be submitted to such authorities as and when deemed necessary."

By order of the Board of Director
For **Finnovation Tech Solutions Private Limited**

K Karthikeyan
Digitally signed by K Karthikeyan
Date: 2026.03.02 19:40:58 +05'30'

Karthikeyan Krishnaswamy
Director
DIN: 07449376
Place: Bangalore
Date: 02.03.2026
Ph No. +91 97420 25033
Email Id: legal@kreditbee.in

NOTES:

1) The 1st Extra-Ordinary General (EGM) for the FY 2025-26 of the Company is being conducted through Video Conferencing / Other Audio-Visual Means ("VC / OAVM") facility, in compliance with General Circular No. 03/2025 dated 22nd September 2025 read with previous circulars issued by the Ministry of Corporate Affairs (collectively referred to as "MCA Circulars") and the provisions of the Companies Act, 2013.

2) The attendance of the members attending the EGM through Video Conferencing/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.
3) The details of VC link for joining this meeting are as follows:
Zoom meeting ID for participation through video- conferencing.
https://us02web.zoom.us/j/6905378444
Meeting ID: 690 537 8444
4) Corporate Members are requested to authorise its representative by resolution of its Board of Directors or other governing body and allow such person to act as its representative at any meeting of the company pursuant to Section 113 of the Companies Act, 2013 to attend and vote on their behalf at the EGM.
5) As per MCA above mentioned circulars, the notice of the EGM has been sent through electronic mode to all members. The Statutory Registers, as applicable to the Company, are available for inspection of the Members through electronic mode. Members desiring inspection of Statutory Registers during the EGM may send their request in writing to the Company at legal@kreditbee.in.
6) Members seeking any information with regard to the matters to be placed at the EGM, are requested to write at legal@kreditbee.in. The same shall be taken up in EGM and/or replied by the Company suitably.
7) The relevant Explanatory statement pursuant to Section 102 of the Companies Act, 2013 and Secretarial Standard No. 2 ("SS-2") on General Meetings issued by the Institute of Company Secretaries of India in respect of the special business given under Item No. 1 to 2 in this notice annexed hereto.
8) Since the EGM is being held through VC/ OAVM, route map has not been annexed in this Notice.

Explanatory Statement as per the provisions of Section 102 of the Companies Act, 2013

- **Item No. 1: To consider and approve for granting authorization to give any guarantee or provide any security to all such person specified under Section 186 of the Companies Act, 2013 up to an aggregate limit of Rs. 1,800 crores (Rupees One Thousand and Eight Hundred Crores only).**

Pursuant to the provisions of Section 186 of the Companies Act, 2013 read with the Companies (Meeting of Board and its Powers) Rules, 2014 (the "Rules") (as amended from time to time), the Board of Directors of a Company can give any loan to any person or body corporate, give any guarantee or provide security in connection with a loan to any other body corporate or person; and acquire by way of subscription, purchase or otherwise, the securities of any other body corporate, any sum or sums of moneys on such terms and conditions and with or without security as the Board of Directors may think fit from time to time which together with the loans, guarantee, security and investment given/provided/made by the Company, beyond the maximum permissible limit under Section 186 of the Companies Act, 2013 i.e. 60% of the paid-up share capital of the Company and its free reserves and securities premium account or one hundred per cent of its free reserves and securities premium account, whichever is more, provided that if special resolution has been passed by the shareholders of the Company to that effect.

Krazybee Services Limited (formerly known as “Krazybee Services Private Limited”) explores various options to raise funds through loans/ issuance of debentures/bonds etc. which is backed by corporate guarantee/ extending fixed deposit. The proceeds raised by Krazybee Services Limited would be utilized for its principal business activities i.e. for onward lending activities.

The Board of Directors in its meeting held on February 09, 2026 has proposed and approved for seeking shareholders' approval for giving any guarantee or providing any security to Krazybee Services Limited upto an aggregate limit of Rs. 1800 Crores, subject to the approval of shareholders of the Company.

The Board recommends the resolution set out at Item No. 1 of the EGM Notice to the Members of the Company for their consideration and approval, by way of a Special Resolution.

None of the Directors of the Company either directly or through their relatives are, in any way, concerned or interested, whether financially or otherwise, in the proposed resolution except Mr. Madhusudan Ekambaram, Mr. Karthikeyan Krishnaswamy and Mr. Nattanmai Venkataraman Saravanan along with their relatives to the extent of their shareholding.

- **Item No. 2. Investment of surplus funds of the Company in Debt Mutual Fund.**

Pursuant to the provisions of section 186(2) of the Companies Act, 2013 a company shall not directly or indirectly give any loan to any person or other body corporate or give any guarantee or provide security in connection with a loan to any other body corporate or person or acquire by way of subscription, purchase or otherwise, the securities of any other body corporate, exceeding sixty percent of its paid up share capital, free reserves and securities premium account or one hundred percent of its free reserves and securities premium account, whichever is more without the consent of the company by way of a special resolution passed by its shareholders in a general meeting.

In the Annual General Meeting held on September 27, 2024 the Members of the Company had approved Invest of Surplus funds of the Company in debt Mutual Funds to an extent of Rs. 300 crores. Further, considering the surplus funds lying with the Company’s account and deploying the same in the form of an investment, it is further recommended to increase the investment limit from Rs. 300 crores to Rs. 400 crores subject to approval of shareholders of the Company in the General Meeting.

The Board recommends the resolution set out at Item No. 2 of the EGM Notice to the Members of the Company for their consideration and approval, by way of a Special Resolution.

None of the Directors of the Company either directly or through their relatives are, in any way, concerned or interested, whether financially or otherwise, in the proposed resolution except Mr. Madhusudan Ekambaram, Mr. Karthikeyan Krishnaswamy and Mr. Nattanmai Venkataraman Saravanan along with their relatives to the extent of their shareholding.

By order of the Board of Director
For Finnovation Tech Solutions Private Limited

K Karthikeyan
Digitally signed by K Karthikeyan
Date: 2026.03.02 19:41:54 +05'30'

Karthikeyan Krishnaswamy
Director
DIN: 07449376
Place: Bangalore
Date: 02.03.2026