



Sindhujamicrocredit
आपकी समृद्धि का साथी

SINDHUJA MICROCREDIT PRIVATE LIMITED

✉ info@sindhujamicrocredit.com

🌐 www.sindhujamicrocredit.com

CIN No : U65990UP2017PTC099006

☎ 0120- 6870 873

**NOTICE FOR THE F.Y. 2026-2027 (2nd /EGM/2026-2027) EXTRA-ORDINARY GENERAL MEETING OF
SINDHUJA MICROCREDIT PRIVATE LIMITED**

To,

Members, Directors, Auditor
SINDHUJA MICROCREDIT PRIVATE LIMITED

Notice is hereby given to all the members, directors and auditors Sindhujamicrocredit Private Limited ("Company") that 2nd Extra Ordinary General Meeting of the members of Sindhujamicrocredit Private Limited of the Financial Year 2026-2027 of the Company will be held on Wednesday 17th day of June, 2026 at 11.00 A.M at the registered office situated at Office No. 701A-721A,7A Floor, Tower C, Noida One, Plot No. 8, Block - B, Sector-62, District: Gautam Budh Nagar, Noida, Uttar Pradesh -201301 conducted through Video Conferencing ("VC")/ Other Audio Visual Means ("OAVM") in pursuant to the General Circular No. 03/2025 dated September 22, 2025, General Circular No. 09/2024 dated September 19, 2024 General Circular No. 09/2023 dated September 25, 2023, General Circular No. 11/2022 dated 28/12/2022, General Circular No. 03/2022 dated 5/05/2022, Circular No. 02/2021 dated January 13, 2021, General Circular No. 14/2020 dated April 8, 2020, General Circular No.17/2020 dated April 13, 2020, General Circular No.20/2020 dated May 5, 2020, General Circular No. 22/2020 dated June 15, 2020, General Circular No. 33/2020 dated September 28, 2020, and General Circular No. 39/2020 dated December 31, 2020 (Collectively referred to as 'MCA Circulars') issued by the Ministry Of Corporate Affairs, Government of India and other relevant provisions of the Companies Act, 2013 and rules made thereunder and to transact business :

Special Business:

ITEM NO.01: TO TAKE NOTE OF "SHARE SUBSCRIPTION AGREEMENT" AND "AMENDED AND RESTATED SHAREHOLDERS' AGREEMENT EXECUTED ON APRIL 23, 2026

To Consider and if thought fit to pass with or without modification, the following resolution as a special resolution:-

"RESOLVED THAT share subscription agreement dated April 23, 2026 executed by and amongst Mr. Abhisheka Kumar, Mr. Malkit Singh Didyala, Ablor Nordic, Oikocredit and Huruma ("SSA") for the purposes of recording the terms of raising funds from the Ablor Nordic, Oikocredit and Huruma by way of subscription of Pre-Series D Compulsorily Convertible Preference Shares; and amended and restated shareholders' agreement ("Amended and Restated SHA") dated April 23, 2026 executed by and amongst Mr. Abhisheka Kumar, Mr. Malkit Singh Didyala, Carpediem Capital Partners Fund I, Carpediem Capital Partners Fund II, Ablor Nordic Fund IV KS ("Ablor Nordic"), Oikocredit Ecumenical Development Cooperative Society U.A ("Oikocredit") and Huruma Fund S.C.A., A Sicar-Eusef ("Huruma") ("Amended and Restated SHA") to record the *inter-se* rights and obligations of the parties, and all other existing shareholders of the Company, as laid down before the shareholders and initialled by the Chairperson for the purpose of identification, be and are hereby taken on record by the shareholders of the Company."

For SINDHUJA MICROCREDIT PVT. LTD.


Company Secretary
M. No. ACS 21971

Registered & Corporate Office :

Office No. 701A - 721A, 7A Floor, Tower C, Noida One, Plot No. 8, Block B,
Sector- 62, Noida, Dist :- Gautam Budh Nagar, U. P. - 201301



ITEM NO.02: ADOPTION OF AMENDED AND RESTATED ARTICLES OF ASSOCIATION

The members are apprised that pursuant to the provisions of (i) Section 14 and other applicable provisions, if any, of the Companies Act, 2013 read with rules, regulations and notifications framed thereunder, as applicable, as may be amended from time to time (including any statutory modifications, amendments thereto or re-enactment thereof); (ii) amended and restated shareholders' agreement dated April 23, 2026 entered inter-alia into amongst the Company, Mr. Abhisheka Kumar, Mr. Malkit Singh Didyala, Carpediem Capital Partners Fund I, Carpediem Capital Partners Fund II, Abler Nordic Fund IV KS ("Abler"), Oikocredit Ecumenical Development Cooperative Society U.A ("Oikocredit") and Huruma Fund S.C.A., A Sicar-Eusef ("Amended and Restated SHA") and (iii) share subscription agreement dated April 23, 2026 entered into amongst the Company, Mr. Abhisheka Kumar, Mr. Malkit Singh Didyala, Abler Nordic, Oikocredit and Huruma ("SSA"), the Company is required to adopt the amended and restated articles of association which incorporate the provisions of the Amended and Restated SHA.

To Consider and if thought fit to pass with or without modification, the following resolution as a special resolution:-

"RESOLVED THAT pursuant to the provisions of (i) Section 14 and other applicable provisions, if any, of the Companies Act, 2013 read with rules, regulations and notifications framed thereunder, as applicable, as may be amended from time to time (including any statutory modifications, amendments thereto or re-enactment thereof); (ii) amended and restated shareholders' agreement dated April 23, 2026 entered inter-alia into amongst the Company, Mr. Abhisheka Kumar, Mr. Malkit Singh Didyala, Carpediem Capital Partners Fund I, Carpediem Capital Partners Fund II, Abler Nordic Fund IV KS ("Abler"), Oikocredit Ecumenical Development Cooperative Society U.A ("Oikocredit") and Huruma Fund S.C.A., A Sicar-Eusef ("Amended and Restated SHA") and (iii) share subscription agreement dated April 23, 2026 entered into amongst the Company, Mr. Abhisheka Kumar, Mr. Malkit Singh Didyala, Abler Nordic, Oikocredit and Huruma ("SSA"), the consent and approval of the members be and is hereby accorded to repeal and substitute the existing articles of association of the Company with immediate effect with the draft of the amended and restated articles of association of the Company incorporating the provisions of the Amended and Restated SHA ("Amended and Restated Articles"), a copy of which is laid down before the members and initialed by the Chairperson for the purpose of identification, incorporating the terms of the Amended and Restated SHA.

RESOLVED FURTHER THAT the directors of the Company be and are hereby severally authorized to do all acts, deeds, matters and things and execute all documents and to take all steps and give such directions as may be required, necessary, expedient or desirable in connection with or incidental for giving effect to the above resolutions, including but not limited to: (i) signing and delivering the certified true copies of the amended and restated articles of association of the Company; (ii) completing all other necessary formalities in connection therewith, and also to file all the necessary forms, returns including making filings under the Act, such as Form MGT 14, Form INC-34 and all other applicable laws as may be required, or any other documents or information as shall appear to be necessary or appropriate with any governmental or regulatory authorities (including but not limited to the Registrar of Companies) to give effect to the abovementioned resolution; and (iii)



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doing all such ancillary act(s), deed(s) and thing(s) including to execute and deliver all forms, applications, certificates, deeds, notifications, documents, and agreements that may be required to give effect to the above resolution.

RESOLVED FURTHER THAT any of the directors of the Company be and are hereby severally authorized to provide a certified true copy of this resolution to anyone concerned or interested in this matter.”

For Sindhujamicrocredit Private Limited

For SINDHUJA MICROCREDIT PVT. LTD.


Company Secretary
M. No. ACS 21971

PANKAJ KUMAR SINHA

COMPANY SECRETARY

M.No- A21971

Address:SRA-85D, Shipra Riviera

Indirapuram, Ghaziabad, UP

Date: May 26, 2026

Place: Noida



Registered & Corporate Office :

Office No. 701A - 721A, 7A Floor, Tower C, Noida One, Plot No. 8, Block B,
Sector- 62, Noida, Dist :- Gautam Budh Nagar, U. P. - 201301



NOTES:

1. A MEMBER ENTITLED TO ATTEND AND VOTE AT THE ANNUAL GENERAL MEETING IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE ON A POLL, INSTEAD OF HIMSELF / HERSELF AND THE PROXY NEED NOT BE A MEMBER OF THE COMPANY. SINCE THIS EGM IS BEING HELD PURSUANT TO THE MCA CIRCULAR THROUGH VC/OAVM, PHYSICAL ATTENDANCE OF MEMBERS HAS BEEN DISPENSED WITH. ACCORDINGLY, THE FACILITY FOR APPOINTING PROXY BY THE MEMBERS WILL NOT BE AVAILABLE AT THE EGM AND HENCE PROXY FORM AND ATTENDANCE SLIP ARE NOT ANNEXED TO THIS NOTICE.
2. Members are requested to notify immediately change of address (including e-mail address), if any, to Company's Registered Office.
3. A person can act as proxy on behalf of members not exceeding fifty (50) and holding in the aggregate not more than 10% of the total share capital of the company. In case a proxy is proposed to be appointed by a member holding more than 10% of the total share capital of the company carrying voting rights, then such proxy shall not act as a proxy for any other person or shareholder.
4. A copy of articles of association of the company shall be open for inspection by the members between 10 am to 12 noon on any working day at the registered office of the company and will also be available at the meeting.
5. All the documents referred to in the accompanying Notice and Explanatory Statements, shall be available for inspection through electronic mode, basis the request being sent to the company on secretarial@sindhujamicrocredit.com and shall be open for inspection at the registered office and corporate office of the Company during normal business hours (9.00 am to 05.00 p.m.) on all working days up to and including the date of the meeting.
6. Corporate members intending to send their authorised representatives to attend the meeting are requested to send the Company a certified true copy of the Board resolution authorizing their representative to attend and vote on their behalf at the meeting.
7. Pursuant to the Ministry's General Circular No. 03/2025 dated September 22, 2025, General Circular No. 09/2024 dated September 19, 2024, General Circular No. 09/2023 dated September 25, 2023, General Circular No. 11/2022 dated 28/12/2022, General Circular No. 03/2022 dated 5/05/2022, Circular No. 02/2021 dated January 13, 2021, General Circular No. 14/2020 dated April 8, 2020, General Circular No.17/2020 dated April 13, 2020, General Circular No.20/2020 dated May 5, 2020, General Circular No. 22/2020 dated June 15, 2020, General Circular No. 33/2020 dated September 28, 2020, and General Circular No. 39/2020 dated December 31, 2020 (Collectively referred to as 'MCA Circulars') the EGM of the Company is being conducted through VC/OAVM hereinafter called as "EGM". The deemed venue for the EGM shall be the Registered Office of the Company.
8. The Explanatory Statement pursuant to Section 102(2) of the Companies Act, 2013 for the special business set out in the notice has been enclosed here after.
9. Members will be provided the facility to participate in the meeting through VC/OAVM through the system of Zoom app. The facility for joining the meeting shall be kept open at least 15 minutes before the time scheduled to start the meeting and shall not be closed till


Company Secretary
M. No. ACS 21971



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- the expiry of 15 minutes after such scheduled time.
10. In terms of section 101 and 136 of the Act, read together with the rules made thereunder and in compliance with MCA Circulars Notice of the EGM is being sent only through electronic mode to those Members whose email address are registered with the company.
 11. To receive communications through electronic means, including Notice, members are requested to kindly register / update their email address with secretarial@sindhujamicrocredit.com.
 12. Those who are interested in converting their physical shares into DEMAT, may please contact to their Depository Participant & the Registrar & Transfer Agent (Orbis Financial Corporation Limited) of the Company for the dematerialization of their shares. The ISIN for Equity Shares is - INE0FWI0101G

Communication Address

RTA Division
Orbis Financial Corporation Limited
4A Ocus Technopolis, Sector 54 Golf Course Road,
Gurgaon -122002, Haryana

14. Since the EGM will be held through VC/OAVM, the Route Map is not annexed in this Notice.
15. Facility of joining the EGM through VC/OAVM shall open 15 minutes before the time scheduled for the EGM and shall be kept open throughout the proceedings of the EGM.
16. Members attending the EGM through VC/OAVM shall be reckoned for the purpose of quorum under Section 103 of the Act.
17. A proxy is allowed to be appointed under section 105 of the Act to attend and vote at a general meeting on behalf of a member who is not able to attend personally. Since general meetings under this framework will be held through VC or OAVM, where physical attendance of members in any case has been dispensed with, there is no requirement of appointment of proxies. Accordingly, the facility of appointment of proxies by members will not be available for such meetings. However, in pursuance of section 112 and section 113 of the Act, representatives of the members may be appointed for the purpose of voting through remote e-voting or for participation and voting in the meeting held through VC or OAVM.
18. This meeting shall be held as per the circular/ notification issued by the MCA for conducting the general meeting and transacting business thereat. Mode of participating in the meeting shall be through audio visual means (through zoom app). For the purposes of voting, the designated email id of the company where the votes may be conveyed shall be secretarial@sindhujamicrocredit.com. In the event, less than 50 (fifty) members attend the proposed general meeting, then the voting shall be conducted by show of hands.
19. During the meeting held through VC or OAVM facility, where a poll on any item is required, the members shall cast their vote on the resolutions only by sending emails through their email addresses which are registered with the company. The said emails shall only be sent to the



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designated email address circulated by the company in advance on secretarial@sindhujamicrocredit.com.

20. Where less than 50 members are present in a meeting, the Chairman may decide to conduct a vote by show of hands, unless a demand for poll is made by any member in accordance with section 109 of the Act. Once such demand is made, the procedure provided in the preceding subparagraphs shall be followed.
21. In case the counting of votes requires time, the said meeting may be adjourned and called later to declare the result.
22. Instructions for joining the EGM are as follows:
- Members will be able to attend the EGM through VC/OVAM provided by the Company.
 - Members are encouraged to join the meeting through laptops with Google chrome for better experience.
 - While all efforts would be made to make the VC/OVAM meeting smooth, participants connecting through mobile devices, tablets, laptops etc. may at times, experience audio/video loss due to fluctuation in their respective networks. Use of a stable Wi-Fi or LAN connection can mitigate some of the technical glitches.
 - Members who need technical assistance before or during the EGM can contact Mr. Pankaj Sinha (Contact no.: 6204381656)

Zoom Link:

Company Secretary is inviting you to a scheduled Zoom meeting.

Topic: Sindhujā: 2nd EGM (2026-2027)

Time: Jun 17, 2026 11:00 AM India

Join Zoom Meeting

<https://us06web.zoom.us/j/83843714870?pwd=7lgxWdPnJrTabtwLPacRA26fJuT9q6.1>

Meeting ID: 838 43 71 4870

Passcode: 789136

For Sindhujā Microcredit Private Limited

For SINDHUJA MICROCREDIT PVT. LTD.

PANKAJ KUMAR SINHA

COMPANY SECRETARY

M.No- A21971

Address: SRA-85D, Shipra Riviera

Indirapuram, Ghaziabad, UP

Date: May 26, 2026

Place: Noida


Company Secretary
M. No. ACS 21971





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Explanatory statement under Section 102 of the Companies Act, 2013

The following explanatory statement pursuant to Section 102 (1) of the Companies Act, 2013 sets out all material facts relating to the special business mentioned in the accompanying notice and should be taken as forming part of the notice. The board of directors of the Company ("Board") accordingly recommends the above resolution for approval by the shareholders of the Company. The Board has given its approval for the above resolution at the meeting of the Board held on May 26, 2026.

Item No. 01:

The members are hereby informed to take note of the share subscription agreement dated April 23, 2026 executed by and amongst Mr. Abhisheka Kumar, Mr. Malkit Singh Didyala, Abler Nordic, Oikocredit and Huruma ("SSA") for the purposes of recording the terms of raising funds from the Abler Nordic, Oikocredit and Huruma by way of subscription of Pre-Series D Compulsorily Convertible Preference Shares; and amended and restated shareholders' agreement ("**Amended and Restated SHA**") dated April 23, 2026 executed by and amongst Mr. Abhisheka Kumar, Mr. Malkit Singh Didyala, Carpediem Capital Partners Fund I, Carpediem Capital Partners Fund II, Abler Nordic Fund IV KS ("**Abler Nordic**"), Oikocredit Ecumenical Development Cooperative Society U.A ("**Oikocredit**") and Huruma Fund S.C.A., A Sicar-Eusef ("**Huruma**") ("**Amended and Restated SHA**") the copies of which are laid down before the members and initialled by the Chairperson for the purpose of identification.

None of the Directors, or any other key managerial personnel and relatives of the said persons are interested (financially or otherwise) or concerned in the said resolutions.

The Board of Directors of your Company, therefore, recommends passing of the resolution set out at Item No. 1, as a special resolution.

Members are kindly requested to consider the resolution.

Item No. 02:

In terms of the Shareholders' Agreement ("SHA") executed on April 23, 2026 executed by and amongst the Company, Mr. Abhisheka Kumar and Mr. Malkit Singh Didyala (as promoters of the Company), Carpediem Capital Partners Fund I, Carpediem Capital Partners Fund II, Abler Nordic Fund IV KS, Huruma Fund S.C.A., SICAR-EuSEF, Oikocredit Ecumenical Development Cooperative Society U.A., and all other existing shareholders of the Company, the Company is required to adopt the amended and restated articles of association which incorporate the provisions of the SHA.

Pursuant to the provisions of Section 14 of the Companies Act, 2013 the proposed amendment of the articles of association of the Company requires the approval of the shareholders of the Company.

A copy of Articles of Association is open for inspection by members on any working day during 11.00 A.M. to 1.00 P.M. up to the date of ensuing extra-ordinary general meeting at the corporate office of the Company and also available on company's website www.sindhujamicrocredit.com.

For SINDHUJA MICROCREDIT PVT. LTD.


Company Secretary
M. No. ACS 21971



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None of the directors of the Company or key managerial personnel (if any) or their relatives are directly or indirectly, concerned or interested, financially or otherwise in the proposed resolution, except to the extent of their shareholding in the Company.

The Board of Directors of your Company, therefore, recommends passing of the resolution set out at Item No. 2, as a special resolution.

For SINDHUJA MICROCREDIT PVT. LTD.

[Signature]
Company Secretary
M. No. ACS 21971