



ARYAMAN
FINANCE (INDIA) LIMITED

CORPORATE GOVERNANCE POLICY

Author of the Policy	Anjali Gorsia, Whole Time Director
Approved by	Board of Directors
Reviewed by the Board on	29/12/2025
Name of the entity	Aryaman Finance (India) Limited

1. INTRODUCTION

Aryaman Finance (India) Limited (“AFIL”) is always committed to maintaining the standards of corporate governance, with transparency and accountability in its lending services. This updated policy is there to ensure the Company’s conduct so that it is involved in the business ethically, with compliance adhering to the applicable laws, regulations, and RBI guidelines for NBFCs.

2. OBJECTIVE

The primary objective of this policy is to create a structure that promotes responsible management, sound decision-making. It is also updated for better performance through the Board of Directors, which provides and handles the strategic guidance and oversees risk management, compliance, and financial integrity.

3. KEY PRINCIPLES INCLUDED IN THE POLICY

- **Accountability:** The Company shall act in the best interests of customers and stakeholders in all lending and financial activities.
- **Transparency:** The Company shall ensure ethical conduct and provide accurate, clear, and timely information to customers and stakeholders.
- **Integrity:** The Company shall maintain fair and ethical behaviour in all lending mechanisms and business operations.
- **Compliance:** The Company shall comply with all applicable RBI regulations, statutory requirements, and directions issued by regulatory authorities.

4. GOVERNANCE COMMITMENT

With all these guidelines and the code of conduct, AFIL is always ready to include fair and transparent services that can help the customers enjoy fair digital loan services without any hassle. We are committed to ensuring transparent services with explicit information, and we never conceal the facts or data. Through this policy, AFIL aims to maintain trust, protect customer interests, and achieve sustainable business growth with integrity and responsibility.

5. REVIEW OF POLICY

This Policy shall be reviewed periodically and updated as may be required in line with changes in applicable laws.