

Details of Familiarization Program sessions held during the Financial Year 2021-22 pursuant to the Familiarization Program Policy read with Regulation 25(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are as follows:

Area covered:

ROLES, RIGHTS AND RESPONSIBILITIES OF INDEPENDENT DIRECTORS

Details of attendance of Independent Directors in Familiarization Sessions in the FY 2021-22 are as follow

S.No.	Name of Independent Director	No. of Programmes attended		No. of hours spent in the Programmes attended	
		FY 2021-22	Cumulative till date	FY 2021-22	Cumulative till date
1	Mr. Vigyan Arora	1	15	1 Hr	12 Hrs.
2	Mr. Dilbag Singh Sidhu	1	14	1 Hr	11 Hrs. 30 Mins.
3	Mr. Ajay Arora	1	15	1 Hr	12 Hrs.
4.	Mr. Inder Sain Negi	1	1	1 Hr	1 Hr

Details of Familiarization Program sessions held during the Financial Year 2020-21 pursuant to the Familiarization Program Policy read with Regulation 25(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are as follows:

Area covered:

Details relating to Foreign Exchange (Forex) Activities, Details relating to Tours & Travel Business vertical, Business and related Policies and practices.

Details of attendance of Independent Directors in Familiarization Sessions in the FY 2020-21 are as follows:

S.No.	Name of Independent Director	No. of Programmes attended		No. of hours spent in the Programmes attended	
		FY 2020-21	Cumulative till date	FY 2020-21	Cumulative till date
1	Mr. Vigyan Arora	1	14	1 Hr	11 Hrs.
2	Mr. Dilbag Singh Sidhu	1	13	1 Hr	10 Hrs. 30 Mins.
3	Mr. Ajay Arora	1	14	1 Hr	11 Hrs.

Details of Familiarization Program sessions held during the Financial Year 2019-20 pursuant to the Familiarization Program Policy read with Regulation 25(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are as follows:

Area covered:

Details relating to Foreign Exchange Activities, Gold loan Business vertical, Business and related Policies and practices; Departmentalization in various Business verticals, Statutory Provisions governing Independent Directors.

Details of attendance of Independent Directors in Familiarization Sessions in the FY 2019-20 are as follows:

S.No.	Name of Independent Director	No. of Programmes attended		No. of hours spent in the Programmes attended	
		FY 2019-20	Cumulative till date	FY 2019-20	Cumulative till date
1	Mr. Vigyan Arora	2	13	1 Hr 30 Mins	10 Hrs.
2	Mr. Dilbag Singh Sidhu	1	12	1 Hr	9 Hrs. 30 Mins.
3	Mr. Ajay Arora	2	13	1 Hr 30 Mins	10 Hrs.
4	Mr. Arjun Pandurang Ghugal	2	11	1 Hr 30 Mins	8 Hrs.
5	Mr. Uma Shankar Paliwal	2	5	1 Hr 30 Mins	4 Hrs.

Details of Familiarization Program sessions held during the Financial Year 2018-19 pursuant to the Familiarization Program Policy read with Regulation 25(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are as follows:

Area covered:

Role, Responsibilities, Duties, Term of Office and Remuneration of Independent Directors along with the Provisions with respect to the Board Meetings etc. as per the Companies Act, 2013. Details relating to Tours & Travel Business vertical, Business and related Policies and practices; Business plans, Departmentalization.

Details of attendance of Independent Directors in Familiarization Sessions in the FY 2018-19 are as follows:

S.No.	Name of Independent Director	No. of Programmes attended		No. of hours spent in the Programmes attended	
		FY 2018-19	Cumulative till date	FY 2018-19	Cumulative till date
1	Mr. Vigyan Arora	2	11	1 Hr 30 Mins	8 Hrs. 30 Mins.
2	Mr. Dilbag Singh Sidhu	2	11	1 Hr 30 Mins	8 Hrs. 30 Mins.
3	Mr. Ajay Arora	2	11	1 Hr 30 Mins	8 Hrs. 30 Mins.
4	Mr. Arjun Pandurang Ghugal	2	9	1 Hr 30 Mins	6 Hrs. 30 Mins.
5	Mr. Uma Shankar Paliwal	2	3	1 Hr 30 Mins	2 Hrs. 30 Mins.

Details of Familiarization Program sessions held during the Financial Year 2017-18 pursuant to the Familiarization Program Policy read with Regulation 25(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are as follows:

Area covered

Details relating to Tours & Travel Business vertical, Business and related Policies and practices; Departmentalization.

Details of attendance of Independent Directors in Familiarization Sessions in the FY 2017-18 are as follows:

S.No.	Name of Independent Director	No. of Programmes attended		No. of hours spent in the Programmes attended	
		FY 2017-18	Cumulative till date	FY 2017-18	Cumulative till date
1	Mr. Vigyan Arora	1	9	1	7
2	Mr. Dilbag Singh Sidhu	1	9	1	7
3	Mr. Ajay Arora	1	9	1	7
4	Mr. Arjun Pandurang Ghugal	1	7	1	5
5	Mr. Krishan Lall Khetarpaul	1	7	1	5
6	Mr. Uma Shankar Paliwal	1	1	1	1

Details of Familiarization Program sessions held during the Financial Year 2016-17 pursuant to the Familiarization Program Policy read with Regulation 25(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are as follows:

Area covered

Details relating to International Inward Money Transfer Activities, Tours & Travel Business vertical, Business and related Policies and practices; Departmentalization in various Business verticals, Statutory Provisions governing Independent Directors.

Details of attendance of Independent Directors in Familiarization Sessions in the FY 2016-17 are as follows:

S.No.	Name of Independent Director	No. of Programmes attended		No. of hours spent in the Programmes attended	
		FY 2016-17	Cumulative till date	FY 2016-17	Cumulative till date
1	Mr. Vigyan Arora	2	8	1	6
2	Mr. Dilbag Singh Sidhu	2	8	1	6
3	Mr. Ajay Arora	2	8	1	6
4	Mr. Arjun Pandurang Ghugal	2	6	1	4
5	Mr. Krishan Lall Khetarpaul	2	6	1	4

Details of Familiarization Program sessions held during the Financial Year 2015-16 pursuant to the Familiarization Program Policy read with Regulation 25(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are as follows:

Area covered

Business Profile of the Company and Policy Handbook of the Company comprising of policies on various business aspects and practices; Organizational Chart of the Company and the profile of all the Directors and the Senior Managerial Personnel of the Company, Statutory Provisions governing Independent Directors, Executive Summary of applicable provisions of SEBI (Prohibition of Insider Trading) Regulations, 2015, Information on Business Verticals of the Company

Details of attendance of Independent Directors in Familiarization Sessions in the FY 2015-16 are as follows:

S.No.	Name of Independent Director	No. of the Sessions attended		No. of hours spent in the Sessions attended	
		FY 2015-16	Cumulative till date	FY 2015-16	Cumulative till date
1	Mr. Vigyan Arora	3	6	2	5
2	Mr. Dilbag Singh Sidhu	3	6	2	5
3	Mr. Ajay Arora	3	6	2	5
4	Mr. Arjun Pandurang Ghugal	3	4	2	3
5	Mr. Krishan Lall Khetarpaul	3	4	2	3