

TRANSCRIPT OF THE PROCEEDINGS OF THE 34TH ANNUAL GENERAL MEETING (“AGM”) OF THE MEMBERS OF SWASTIKA INVESTMART LIMITED (“THE COMPANY”) HELD ON THURSDAY, 25TH JUNE, 2026 AT 12:30 P.M. THROUGH VIDEO-CONFERENCE (“VC”) / OTHER AUDIO-VISUAL MEANS (“OAVM”)

Participants

Mr. Sunil Nyati, Chairman & MD

Mr. Parth Nyati, CEO & Whole Time Director

Mrs. Anita Nyati, Whole Time Director

Mr. Chandrashekhar Bobra, Non-Executive Independent Director

Mr. Gyan Chand Jain, Non-Executive Independent Director

Mr. Mahendra Kumar Sharma, Chief Financial Officer

Mrs. Shikha Agrawal, Company Secretary

Other Key Executives, Senior Management, Statutory Auditors, Secretarial Auditor and Shareholders.

Shikha Agrawal-Company Secretary

Good afternoon, everyone. As the requisite quorum is present, Mai request karti hu Mr. Sunil Nyati, Chairman and Managing Director of the company se ki woh company ki 34th annual General Meeting ko start kare.

Sunil Nyati-Chairman

Good Afternoon, Ladies and Gentlemen.

Mai, Sunil Nyati, Chairman and Managing Director of Swastika Investmart Limited, aap sabhi ka iss 34th Annual General Meeting mein swagat karta hu. Mai is avsar par hamesha sabhi shareholders ka unke continue support aur Company ke prati diye gaye trust ke liye bahot aabhaari hu aur dhanyavaad deta hoon.

Ab main Company ki Company Secretary aur Compliance Officer Ms. Shikha Agrawal, se request karta hoon ki Meeting ki aage ki proceedings ko continue karein.

Shikha Agrawal-Company Secretary

Thank You Sir!

Good Afternoon all our respected Shareholders, Board Members, Auditors and my Fellow Colleagues.

Main Shikha Agrawal, Company Secretary & Compliance Officer of the Company, Board member ki or se aap sabhi ka Swastika Investmart Limited ki 34th Annual General Meeting mein hardik swagat karti hoon aur aaj is meeting ko attend karne ke liye aap sabhi ka hriday se aabhar vyakt karti hoon.

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Corp. Off. : 48 Jaora Compound, M.Y.H. Road, Indore-452001 ☎ 0731 66 44 000

Regd. Off. : Office No. 104, 1st Floor, Keshava Commercial Building, Plot No. C-5, “E” Block, Bandra Kurla Complex, Opp GST Bhavan, Bandra (East), Mumbai – 400051 ☎ 022 690 11544

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Yeh Meeting Ministry of Corporate Affairs and Securities and Exchange Board of India dwara issue kiye gaye relavent circulars ke according Video Conferencing facility se conduct ki ja rahi hai.

And I am attending this meeting from Corporate Office of the Company situated at Indore.

Company ne shareholders ko Meeting attend karne ke liye aur AGM Notice mein diye gaye saare agendas par voting karne ke liye necessary arrangements kiye the.

Meeting ki proceeding start karne se pehle, main Video Conferencing facility ke madhyam se present sabhi Directors aur Key Managerial Personnel ko introduce karna chahungi.

Hamare saath hai Company ke Chairman & MD, Mr. Sunil Nyati, jo is 34th Annual General Meeting ko chair karenge.

Mr. Parth Nyati, CEO and Whole Time Director of the Company.

Mrs. Anita Nyati, Whole Time Director.

Mr. Chandrashekhar Bobra, Non-Executive Independent Director and Chairman of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee of the Company.

Mr. Gyan Chand Jain, Non-Executive Independent Director of the Company,

Mr. Devashish Nyati, Chief Technology Officer of the company and Mr. Mahendra Kumar Sharma, Chief Financial Officer of the company.

Apart from them, Company ke other Key Executives & Senior Management Personnel ne bhi is Meeting ko apne-apne places se join kiya hain. Statutory Auditor, Mr. Vikram Gupte from Fadnis & Gupte LLP, Secretarial Auditor, Mr. L. N. Joshi from L. N. Joshi & Co. and Ms. Darshika Wankhede Scrutinizer ne bhi is Meeting ko join kiya hain.

Company ke sabhi Directors is Meeting mein present hain, except Mr. Anshul Agrawal and Mr. Tarun Kumar Baldua, jo apni prior commitments ke karan Meeting attend nhi kar paaye hai. Aur unki leave of absence ko Company ne note kar liya hai.

Because yh AGM Video Conferencing facility se conduct ki ja rahi hai, isliye members ke liye proxy appoint karne ki facility available nahin hai and proxy register bhi inspection ke liye available nahi hai.

Further, according to the provisions of Companies Act and SEBI Listing Regulations, Company ne shareholders ko remote e-voting ki facility provide ki thi, jiski complete detail AGM notice me mentioned thi. Further 34th Annual General Meeting ke liye remote e-voting facility Monday, 22nd June, ko morning 9 o'clock pe commence hui thi jo Wednesday, 24th June, 2026 ko 5 pm pr finish hui hai.

Now, I would like to take you through certain important instructions regarding participation and voting at this Meeting:

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- All Members who have joined this Meeting through Video Conferencing have been placed on mute by default to avoid any disturbance arising from background noise and to ensure the smooth conduct of the Meeting.
- Members who have already cast their votes through remote e-voting before the commencement of the Meeting are not entitled to vote again during the Meeting.
- Members attending the Meeting through Video Conferencing who have not yet cast their votes through remote e-voting may cast their votes through the e-voting facility made available during the AGM.

Further Board of Directors ne is Meeting ke liye Ms. Darshika Wankhede, Practicing Company Secretary ko Scrutinizer appoint kiya hai and on the basis of Scrutinizer's Report remote e-voting and evoting jo conduct ki gayi during AGM uske combine results prescribed timeline me declare kiye jaega aur Company ki website par available rehenge. These results will also be submitted to the Stock Exchanges in accordance with the requirements of the SEBI Listing Regulations.

34th AGM ka Notice aur Financial Year 2025-26 ka Annual Report un sabhi Members ko electronic mode mai send ki gayi hai jinke e-mail address Depository Participant, Company ya RTA ke paas registered hain.

Register of Directors & Key Managerial Personnel and Register of Contracts or Arrangements ko AGM ke dauran Members ke inspection ke liye electronic mode mein available karwaya gaya hai.

Further, with the permission of the member I am not taking the Notice of AGM, Annual Report of the Company for the Financial Year ended 31st March, 2026, which have been already circulated to all the members, as read.

Further, Statutory Auditor ki report mein koi qualification ya adverse remark nahin hai, isliye use read krne ki requirement nahin hai. Apart from this, Secretarial Auditor ki report mein jo observations hai woh self-explanatory hain aur unka Company ke operations par koi adverse impact nahin hai.

Now, I would like to brief you about the resolutions, which are required to be passed today.

Dear Shareholders, there are 4 resolutions in the notice to be approved by the members at this Annual General Meeting:

1. The first resolution is - To consider and adopt the Audited Standalone Financial Statements of the Company together with the Report of the Board of Directors and the Auditors report thereon for the financial year ended 31st March, 2026 and to consider and adopt the Audited Consolidated Financial Statements of the Company together with the Report of the Auditors thereon for the financial year ended 31st March, 2026.
2. The second resolution is regarding declaration of final dividend of ₹ 0.60per share that is 30%

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on the face value ₹ 2/- each for the financial year ended 31st March, 2026.

3. The third resolution is regarding the appointment of a Director in place of Mrs. Anita Nyati who retires by rotation in terms of Section 152(6) of the Companies Act, 2013 and being eligible offers herself for re-appointment.
4. The fourth resolution is regarding Revision in remuneration of Mr. Parth Nyati, Chief Executive Officer and Whole-Time Director of the Company

In Sabhi resolutions ka text along with explanatory statement AGM ke notice me already diya hua hai so the same are not being repeated again.

Now I would request to Mr. Sunil Nyati, Chairman and Managing Director of the Company to address the shareholders of the Company and take the meeting forward.

Thank you!

Sunil Nyati-Chairman

Thank you Shikha.

My Dear Shareholder,

Namaste and Good Afternoon.

Aap sabhi ka 34th Annual General Meeting mai bhut Swagat hai.

Aaj main financial year 2025–26 ke dauran Company ki performance aur key developments aapke saamne share karna chahunga.

Sabse pehle, Company ke financial performance ke kuch key highlights par baat karte hain.

Financial Year 2025-26 mein, on standalone basis, hamari Company ne Rs. 108.72 Crores ka Revenue from Operations aur Rs. 14.53 Crores ka Profit After Tax (PAT) arjit kiya. Similarly, on a consolidated basis, Company ka Revenue from Operations Rs. 109.65 Crores ka aur Profit After Tax Rs. 13.03 Crores raha.

Is saal humein kai opportunities mili, saath hi kuch challenges ka bhi saamna karna pada. Jaisa ki aap sabko malum hai market mai bahot uncertainties thi, global tensions tha, US-Iran War tha, Crude Prices mai kaafi up down the aur evolving industry trends ke kaaran poore financial services industry par bahot bada farak dekhne ko mila hai, iska bahot pressure bhi raha hai. Lekin in sabhi ke bawajood, humne apne long-term vision se in saare challenges ko apne strategic goals ko poora krne ki aur focus banake rakha hai.

Is saal hamari Company ne apni financial services offerings ko strong banane, aur operational efficiency ko badhane ke liye future growth identify karne ke liye lagataar kaafi kaam kiya hai. Isi saal, humne aapna ek Saarthi Trade Recommendation shuru kiya hai, jo ek unique feature hai jo mujhe aapke saath btate hui prasanntha hai ki keval Hindustan mai hamare Swastika Investmart

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ke pass hi yeh feature available hai. Iss Saarthi ke dwara ham log apne saare clients ko on time saare research ke call de paa rahe hai taaki ve sahi samay par behtar investment decisions le saken.

Humein poora vishwas hai ki aane wale saalon mein yeh efforts Company ko aur bhi strong banayenge, aur shareholders ke liye long term value create karenge, aur Company ki growth journey ko aage badhane mein madad karenge.

Mujhe aapko yeh batate hue badi khushi ho rahi hai ki hamari Company ka client base badhkar lagbhag 4.53 lakh clients tak pahunch chuka hai. Yeh growth is baat ka proof hai ki customers ka Swastika brand par trust lagataar badh raha hai aur hamari services ko kaafi pasand kar rahe hain. Customers ka yeh badhta hua trust hamari service quality, commitment aur customer-centric approach ko darshata hai.

Mujhe yeh batate hue bahut khushi ho rahi hai ki yeh Company ka yeh 22va varsh hai, jismein Company ne lagataar dividend declare kiya hai, aur is saal ke liye bhi Board ne 30% dividend declare kiya hai. Yeh hamari Company ki consistent performance ko darshata hai aur yeh bhi dikhat hai ki hum apne investors ki wealth ki growth ke liye पूरी तरह committed hain.

Saathiyon, main aapko batana chahunga ki Company ka vision hai ki hum ek Leading Wealth Management Company banein aur ham Bharat ki Wealth Creation Journey ka hissa banein. Iske saath hi, hamara focus Company ko ek product-driven aur technology-led financial services platform mein transform karne ka hai. Iske liye hum apni offerings ko lagataar badha rahe hain, jismein Swastika Mobile App, Saarthi Trade Recommendations, Algo Trading, Jarvis aur Wealth Bags, jaisi services shamil hain, taaki hum apne clients ko behtar experience aur zyada value de saken.

Iske alawa, hamare Wealth Management Brand Avisa Wealth ke through hum apne clients ko investment solutions ki ek comprehensive range provide karte hain, jismein Mutual Funds, PMS, Fixed Deposits, Bonds, NCDs, AIFs aur Wealth Bags jaise financial products shamil hain.

Hum maante hain ki aane wale samay mein financial services mein technology ka bahut important role rahega. Iske liye hum apne digital platforms mein lagataar improvements kar rahe hain aur automated and innovative technology-driven solutions ko implement kar rahe hain, taaki hamari services aur zyada efficient, accessible aur customer-friendly ban saken.

Hamara focus teen key areas par bana hua hai, jo ki yeh hai:

- Pehla clients ko long-term wealth creation karne mein madad karna,
- Dusra advanced technology aur AI ke through personalized services dena,
- Aur theesra smarter systems ke zariye operational efficiency ko behtar banana.

In initiatives ke maadhyam se hum ek strong aur future-ready organization bana rahe hain, jo aane wale varshon mein Company ki sustainable growth ko aur bhi support karega. Swastika mein hum maante hain ki asli growth wahi hai jo logon ke jeevan mein sakaratmak badlav laaye. Ek socially responsible organization ke roop mein, hum healthcare, education, social welfare, aur specially-abled individuals ke empowerment se jude initiatives par lagataar

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kaam kar rahe hain. Hamara uddeshya hai ki hum logon ko behtar avsar dein aur unhe ek majboot bhavishya ki aur aage badhne mein sahyog karein. Hum aage bhi aise prayas karte rahenge, taaki samaj mein sakaratmak badlav laya ja sake aur zyada se zyada logon ko iska labh pahuche.

At Last, main sabhi shareholders, clients, business partners, employees, regulators aur sabhi stakeholders ko unke nirantar vishwas, sahyog aur protsahan dene ke liye dil se dhanyavaad deta hoon.

Aapka confidence humein inspire karta hai ki hum aur bhi zyada commitment, responsibility, aur determination ke saath aage badne ki aur agrasar karta hai.

Thank you once again for being a part of our journey.

I now request the host to continue with the proceedings of the meeting.

Shikha please continue.

Shikha Agrawal-Company Secretary

Thank You Sir!

Now we move to our discussions with shareholders jinhone is 34th Annual General Meeting me hamari company ki Annual Report and financials pe kuch query puchne ya apne view share karne k liye as a speaker shareholder register karwaya hai.

And today we have total 6 shareholders who registered themselves as speaker shareholder.

Q&A session shuru karne se pehle, main kuch important guidelines share karna chahungi.

Is Q&A session ko main anchor karungi aur pre-registered Speaker Shareholder ko one by one invite kiya jaega. Speaker Shareholder se request hai ki before speaking please apna microphone unmute kare and if they want to appear on video wo apna camera bhi on kar sakte hain. Further requested to restrict your comments not more than 2 to 3 minutes.

Ab main Q&A session start karti hoon. Main moderator se request karti hoon ki hamare Speaker Shareholder ko unmute karein.

Hamare jo 1st speaker shareholder hai who hai Mr. Anil Babubhai Mehta.

Krishna Gupta-CDSL

Mr. Mehta you are unmuted please proceed with your question.

Hemil Tech Support- CDSL

Mr. Mehta kindly please ask your question.

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I think there is connectivity issue from Mehta side. Kindly please move forward to the next speaker shareholder.

Shikha Agrawal-Company Secretary

Mr. Manjit Singh

Hemil Tech Support- CDSL

Manjit singh has not joined the meeting mam.

Shikha Agrawal-Company Secretary

Next is Mr. Satish Jayantilal Shah. Is he present.

Krishna Gupta-CDSL

No not present.

Shikha Agrawal-Company Secretary

Mr. Rajendra Jamanadas Seth

Rajendra Jamanadas Seth- Speaker Shareholder

Hello, Hello....

Shikha Agrawal-Company Secretary

Yes, you are audible

Rajendra Jamanadas Seth

Hello, Chairman Sir, Management Team, Shareholder Bhaiyo, main Rajendra Jamanadas Seth, Thane, Maharashtra se bol raha hu.

Jese aapne apni Chairman speech mai acchi tarah sab kuch company ke baare mai bataya. Aapke management ke par pura bharosa hai aur Secretary Shikha ji ka bahut accha kaam hai mai unko bhi dhanyawaad deta hu aur sab resolutions mai sabke saath mera pura support aur haardik subhecha hai. Bolne ka mauka diya dhanyawaad.

Aur Sunil ji aapki leadership mai company chokus aaage badhegi mereko vishwas hai. Bolne ka mauka diya dhanyawaad. Thank you, Sir!

Sunil Nyati-Chairman

Thank you, sir, Thank you very much.

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Shikha Agrawal-Company Secretary

Thank you so much. Our Next speaker shareholder is Mr. Gundluru Redeppa

Redeppa Gundluru- Speaker Shareholder

Respected Chairman & Managing Director, Mr. Sunil Nyati Sir Namaste.

CEO Mr. Parth Nyati Sir, Aapko Namaste.

Executive Director Anita Nyati Madam Ko bhi namaste and all other directors and my Company Secretary Shikha Agrawal Ji and fellow shareholders Good Afternoon Namaste.

Myself Redeppa Gundluru, I am attending this AGM from Hyderabad, as a shareholder of Swastika I am very happy and proud about the company's consistent financial performance.

Chairman sir, your speech has covered lot of information about the company performance progress including the digital adaptation of Saarthi and other precautions were taken. I felt very happy and very much impressed sir.

Company Secretary, Thank you so much for sending the link in advance but have not received the annual report. Send after the AGM I have no problem. At the outset I thank the Board and Management for conducting this General Meeting providing shareholders an opportunity to speak in terms of leadership thank you.

Chairman sir especially in your speech was excellent, informative and inspiring which clearly explained about your company's performance, growth, strategy and future outlook. I congratulate the entire management under your leadership the efforts during this year. I would also request the board to continue to do the AGM through video conference so that participant can participate from any other areas.

I congratulate the management on the success of Saarthi platform. It is a good initiative that helps strengthen the customer engagement and improve the accessibility and financial services. Especially I feel very happy in your speech you have mentioned that we are the number one right chairman sir we are the number one haina

Sunil Nyati-Chairman

Yes, Saarthi feature is only available with Swastika.

Redeppa Gundluru- Speaker Shareholder

Yes Sir, I am very happy to note the growth of the customer base and your increases. My congratulation to the management on successfully adding more customers and expanding the company reach and aaj ke din kya hai sir trust and that is why advisor is very important. I am observing that you are doing that reach highly competitive working on this. Now a days discounts broker aake bahot kharab kr gaye, even this challenging situation also disciplinly kaam krke aap merko dividend bhi diya, consistent financial performance de rahe, dividend de rahe aur employment de rahe, sab accha kr rahe isliye aapko dhanyawaad Sir. I thank the board for declaring the dividend, as some dividend is better than nothing. Your efforts and commitment

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towards shareholders value creation and I appreciate the company's efforts towards the cost control. Yeh dekhke mai pareshan ho gaya itna accha cost control kiya hai last year se. So hamare CFO sir ko aapke leadership mai entire executive directors ko bhi mai dhanyawaad deta hu for cost control. And CSR bhi kr rahe hai, bahut accha laga mereko sir positively kaam kar rahe hai numbers and everything is good and your good deeds in CSR. Always remember sir, God will bless us especially the board of directors and Nyati family.

Sir my questions, as the cyber frauds and online investment scams are increasing what specific measures of the company are implemented to protect customers from the fake trading apps, phishing attacks, unauthorized transactions digital frauds.

Second question sir ki yeh awareness programmes ke baare mai bataye, education of the customer ke baare mai bataeye, cyber security mai aap kya safe online trading ke liye practices kr rahe hai bataiye.

Aur third one sir, what is the management strategy for the increasing the active customer. Unko jo market share mai dekhiye unko abhi apki speech mai bahut accha laga sir hum log kaam kar rahe long term ke liye yeh word bahot accha laga mereko I am also investor sir uska value mereko bahut malum hai accha understanding hota hai so increase active customers ko existing customers ko long term jaane ke liye 3 to 5 years aapka strategy kya hai.

Fourth one sir, technology aap accha kar rahe hai aur AI se digital market improve krne ke liye aapka operational efficiency increase krne ke liye kya kadam utha rahe hai. Uske baare mai bataiye revenue generation ke liye aur fluctuation aur wealth creation ke liye aap PMS maintain kr rahe, aapke wealth creation.

I would like to place on a record my appreciation to the company secretary Shikha Agarwal Ji and team for your support to the shareholders always reachable and answering this smoothly connecting the AGM.

I have already completed the E-voting and I support all the resolutions and I have full confidence in your leadership Sunil Nyati sir. Aap acche rhna healthy wealthy rahna and take care sir. I pray to God to give you more wisdom, strength, power, peace and health and their board of directors and KMP team and CS and all are working employees of the company I wish the company greater success, stronger growth and many achievement in this ahead.

Thank you sir mereko bolne ka mauka diya dil khul ke mai baat kiya hu speech mai aap itna dil khul ke baat kiya aapka impression lga hai ki bolo mat bahut acha laga mereko. Dhanyawaad

Sunil Nyati-Chairman

Aapke sawal ke liye mai CEO or CTSO ko bolna chahunga to answer. Apke acche sawal hai and cyber fraud ke liye company kya kr rahe hai. To mai CEO ko request krunga ki ek baar please thoda btaye iss baare main.

Redeppa Gundluru- Speaker Shareholder

Thank you sir

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Parth Nyati- CEO & Whole Time Director

Thank you, Mr. Gundluru I hope, I am audible.

So on the cyber frauds front a lot of measures are being taken by SEBI, NSE, BSE, MCX, NCDEX, CDSL and NSDL. All the MMIs are doing phenomenal work. The cyber frauds have increased lately and we are also as an entity in the markets. Further, we also carry some responsibility to ensure that our customers and the larger investor base doesn't fall prey to any kind of cyber frauds. So, we keep dropping emails and sms communication to our set of investors from our side to not share your otps or any other confidential information with anybody including any authorised person or even swastika's team members. So that's the first and foremost thing that we are doing.

With respect to payment links and payment scams, SEBI has done a phenomenal job of introducing a Broker specific UPI id which we also have and whenever you or anybody is making payment, they would know whether they are making a payment to a SEBI registered Stock Broker. And I think more awareness is to be created around this specific feature as well and we keep conducting investor awareness programmes where we discuss what we are doing but at the same time we also discuss how our investors can prevent any kind of cyber frauds from happening with them.

With respect to our technology, we have procured ISO 27001 certification which was an extremely stringent exercise where a lot of auditors have audited our systems and they continuously keep doing. So, that there is enough security compliance that we follow and the SEBI has mandated certain empanelment and registration which we have also procured and we are doing a lot of stuff around cyber security and we will keep doing that.

Next question was around how to increase the active user base. As you might have seen that the active user base has certainly fallen over the last one year and partially this was due to the markets themselves. We started with tariffs and we ended with war and throughout the year there was lot of volatility, where investors and traders sometimes prefer not to trade. We are continuously getting in touch with our investors with newer investment opportunities and seeing some initial results especially after the launch of Saarthi Trade Ideas where we are now able to effectively engage with most of our users with all the research calls that we have and the users can find tune those research calls within the app settings also. And in this industry this is the first feature and our customers are really loving it. A lot of customers are using it actively when they are trading so we will keep working on more and more of such features and this will definitely help increase the engagement and will subsequently lead to more activation and more number of transaction on the platform.

Then you have mentioned something about long term investment and how are we ensuring that our users are sticking with us for a very long term. This has been a very active problem statement for us for last 2-3 years where we have focused more on retention than acquisition. So, we are putting most of our energies into understanding how a user stick more on the platform. We have some input metrics around these things and all our sales team member and everybody, carries those input targets. Most of our sales team members do not have revenue target but they have activation targets, so that they can give better services to their client and are retained for a longer

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term rather than a lot of churn and just brokerage generation. That is something that we do not stand for and we feel that these kind of healthy measures in the long-term will lead to long term retention for our user.

Next you have asked what is our plan for user acquisition? So, over the last couple of years, we did not focus too much on acquisition, we have focused a lot on retention. Now that we are comfortable with the retention numbers, most of the users are sticking with us and those who start trading with us, they stick for a longer time.

Now, we have plans for acquiring as many users as we can, for that we have onboarded a new Chief Growth Officer, who carries a strong degree from BITS Pilani and IIM Ahmedabad with 13-14 years of experience and we are building a team around him and we will also be launching a proper branding campaign, marketing campaign across all kind of online and offline channels. We are in the process of you know finalizing some agencies for that. So, this year we will be focusing a lot on new user acquisition. So these are some of the answers to your question.

Sunil Nyati-Chairman

Thank you Mr. Redeppa for praising our hard work and efforts. The next shareholder please.

Shikha Agrawal-Company Secretary

Thank You! The next shareholder is Lekha Satish Shah.

Lekha Satish Shah- Speaker Shareholder

Hello, Am I audible Sir?

Sunil Nyati-Chairman

Yes

Lekha Shah- Speaker Shareholder

Thank You Sunil Ji.

Respected Chairman Sir, Board of Directors, and my fellow members, good afternoon and regards to everyone. Myself Lekha Shah, I'm joining this meeting from Mumbai. I would like to say sincerely thank our company secretary, Ms. Shikha Mam, for sending the AGM Notice well in advance. I found that the AGM Notice is comprehensive, informative and enriched with valuable fact and precautions.

Chairman Sir, I would like to ask few Questions.

My first Question is What is the management vision of Swastika Investmart over the next 3 to 5 years? And my second question is what was active client base as of March 31, 2026 and what is the target for financial 2026-27? Are there any plans for trading and investments for wealth management products? My fourth question is what investments have company made in technology and rejected platforms during the year?

Shikha Agrawal-Company Secretary

Swastika Investmart Limited

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Regd. Off. : Office No. 104, 1st Floor, Keshava Commercial Building, Plot No. C-5, "E" Block, Bandra Kurla Complex, Opp GST Bhavan, Bandra (East), Mumbai - 400051 ☎ 022 690 11544

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Yes Mam

Sunil Nyati-Chairman

Aapka jo 3 to 5 years vision ka question hai uske liye main CEO Parth se request karunga to answer.

And jo aapne bola ki technology mein kitna investment kia uske liye CTSO bhi hai sath mein hai and main chahuga thoda wo bhi bole.

CEO please aap bataye mam ko answer. And Mam aapke sawal bahut achche hai and aap har saal aate hai uske liye aapka bahut dhanyawad. Aap company ko itna support karrai hai uske liye bahut dhanyawaad.

Parth Nyati- CEO & Whole Time Director

Thank You Mam, for your continuous support to Swastika. So, jesa maine aapko bataya tha ki we have solved for user retention first. Pehle jo aarahe hai wo rukne chahiye wo humari company ka poora focus tha, uske liye technology investments bhi kiye, uske liye achchi sales team bhi humne build kari, unke process and unke targets ko bhi humne bahut jyada evolve kar diya hai. We have taken a lot of bold measures as I was mentioning ki jese humari sales team hai, lot of them do not carry a revenue generation target but humari revenue uske baad bhi fall nahi hui hai. Humare jo user ka satisfaction level hai wo bahut jyada badh gya hai.

So, 3 to 5 years mein humne jese retention ko solve kiya hai, ab humara major focus is going towards the acquisition. We will be doing a lot of digital campaigns, physical campaigns, lot of events to keep acquiring new and new users and at the same time humari technology par jitne investments humne kiye hai wo bahut jyada commendable hai, infact technology department carries the maximum digits with respect to the spendings that we are doing and we will continuously keep improving on the technology also.

So jaise ye Saarthi wala feature hai, humne just start hi kiya hai and we have received a very good response over there and Swastika is the only Broker which offers this feature right now. At the same time, we have a full-fledged department for AI initiatives which is also enabling a Saarthi model, Saarthi LLM for any kind of Stock Market Research and AI, Algo's and a lot of other things that we will be doing over the next few years. So next 3 to 5 years, we will focus a lot on acquisition as well as a lot of product led improvements and developments. So, with respect to revenue expansion humne humara wealth management Brand Avisia Wealth bhi launch kiya hai last year and we have received decent response over there. We have identified close to 10,000 offer existing customers jo iss wealth management brand ke users ban sakte hai jaha par hum bahut saare wealth ke products ka distribution kar rahe hai and we will continue to do so and we will continue to expand these wealth management offerings. Iske saath mein jo dusre broking related products hote hai jaise securities lending and borrowing ya commodity derivative, we are also focusing a lot on these other products and increasing the average revenue per user.

So over to you Devashish on the Technology budgets and what your technology efforts are going to look.

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Devashish Nyati-CTSO

Thanks Parth and thanks Mam for asking that question.

For tech initiatives, over the last 2 years we have improved a lot on engineering infrastructure. So, we have thorough visibility of what is happening on the back-end side of our application and the optimization of our application with respect to securities layers and order placement layers. We have improved a lot over there and we keep improving there.

So, that was done in the last 2 years and we were there ready to scale our infrastructure and add new and new products. Once that we stabilize the infrastructure we started working on new and new features and we will start talking to customers what are their primary requirements and that's how we got to know about this Saarthi Trade Idea features. We are very well connected with the customers, what they want and we keep on meeting our customers quite frequently to understand how we can improve our tech and product. So, our whole next year whatever product pipeline we have is very much aligned with solving actual customer problems. That's how we are going to complete this year and we will be launching our more products under Saarthi product areas and we will be having products around how we can increase customer profitability. So that's our core focus and we will be having products around how we can increase customer profitability. So, we will be launching a lot of features this year.

Over to you Shikha Mam.

Shikha Agrawal-Company Secretary

Thank You Sir!

I hope all the questions have been answered well.

Now, We don't have any more speaker shareholders.

So, Members please note that CDSL platform for voting facility next 15 minutes tak continue rahegi. Therefore, members who have not casted their vote yet are requested to do so.

Board of Directors ne Ms. Darshika Wankhede, Practicing Company Secretary ko e-voting process ki supervise karne and is relation me report present karne ke liye Scrutinizer appoint kiya hai.

I would also like to have your kind attention that: Results of Remote e-voting and e-voting at this AGM would be available within 48 hours from the conclusion of AGM. And it will be declared as soon as results are obtained from the Scrutinizer.

Now with your consent I and our Board members and other officials would like to leave the meeting.

I conclude this meeting and I would like to thank you for sparing the time to be with us today, and for your continued faith in the Company.

Thank You everyone for joining us today.

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