

DETAILS OF FAMILIARISATION PROGRAMMES IMPARTED TO INDEPENDENT DIRECTORS

In terms of Regulation 25(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the “**SEBI LODR**”), the Bank is required to familiarize its Independent Directors through various programme regarding the nature of the industry in which the Bank operates, its business model and their roles, rights, responsibilities and on any other relevant information relating to the finances/ operations of the Bank. Further, the details of the familiarization programme is also required to be hosted on the website of the Bank, in terms of Regulation 46(2)(i) of the SEBI LODR.

The familiarization program may include any orientation programs / presentations / training sessions to be conducted to provide an opportunity to the Independent Directors to interact with the senior leadership team of the Bank and help them to understand the Bank’s strategy, business model, group structure, operations, service and product offerings, markets, organization structure, finance, human resources, technology, quality, facilities, risk management strategy, governance policies, designated channels for flow of information and such other areas as deemed necessary.

I. Briefing at the Board Meeting:

The agenda for the meeting of the Board of Directors or any Committees of the Board of the Bank covers the financial results of the Bank, operations of the Bank, review of the risk profile of the Bank, issues relating to compliance and governance, findings of internal audit, review of business strategy, organization structure, succession planning, and impact of regulatory changes, in compliance with applicable banking, corporate and securities laws.

II. Induction programme for new Directors:

The Bank conducts induction programme for its new directors covering areas relating to board governance, finance and accounts, compliance, inter audit, human resource and operations.

New directors are also briefed on their obligations under the various policies/ code and on the terms of reference of the various committees of the Board of Directors of the Bank. Further, the new director also meets the Chairman of the Board, the Managing Director & CEO and members of the Senior Management of the Bank to get a first - hand account of business and regulatory environment and other issues concerning the operations of the Bank.

A welcome kit containing various declarations and submissions required to be made to the Board and key information/policy documents such as Code of Conduct, Memorandum and Articles of Association, Annual Report, Whistle Blower Policy etc. is provided to every Director inducted on the Board. A detailed letter informing the terms and conditions of appointment stating the roles and responsibility in line with the requirements of Companies Act, 2013 and RBI guidelines are provided to the Independent Directors.

III. Training & Development:

The Bank encourages its Directors to attend training and development programmes conducted by the Bank internally as well as externally organised by various Institutes / Bodies / Regulators.

A booklet containing reading material on Board Evaluation is circulated to all Directors of the Bank to provide them insight on the performance evaluation rationale and mechanism.

The details of the training programmes attended by the Directors as required under Regulation 46 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 are annexed herewith.

OVERVIEW OF THE FAMILIARIZATION PROGRAMMES CONDUCTED FOR THE DIRECTORS OF THE BANK PURSUANT TO REGULATION 46 OF SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

Training programme to update directors	Details of the programmes or training	Programme conducted by	No. of programmes attended	No. of hours spent in programmes
Strategy Meeting on 4 th June 2018, at Raichak on Ganges, Fort Raichak, West Bengal	A separate meeting of the Board was held for presentations on business strategy and plans of the Bank till FY 2020-21 wherein Mc Kinsey team also updated the Board regarding Indian Macro environment and Financial Services.	Bandhan Bank Ltd (including presentation by Mc Kinsey)	1 (One) programme attended by the 10 (Ten) directors.	8 (Eight) hours
Certification Programme in IT and Cyber Security for Board Members on 3 rd & 4 th December, 2018 at IDRBT, Hyderabad	The objective of the programme was to enlighten the Directors with the knowledge of cyber defence. The content of the course is given below: - <ul style="list-style-type: none"> Principles of Cyber Security IT/Cyber Security Governance IT/Cyber Risk Cyber Risk Mitigation Data Sensitivity/Privacy Issues Cyber Security Operation Centre Cyber Insurance Internal Audit framework. 	Institute for Development and Research In Banking Technology (Established by Reserve Bank of India)	1 (One) programme attended by 5 (Five) directors.	16 (Sixteen) hours
Certification Programme in IT and Cyber Security for Board Members on 4 th & 5 th February, 2019 at IDRBT, Hyderabad	The objective of the programme was to enlighten the Directors with the knowledge of cyber defence. The content of the course is given below: <ul style="list-style-type: none"> Principles of Cyber Security IT/Cyber Security Governance IT/Cyber Risk Cyber Risk Mitigation Data Sensitivity/Privacy Issues Cyber Security Operation Centre Cyber Insurance Internal Audit framework. 	Institute for Development and Research In Banking Technology (Established by Reserve Bank of India)	1 (One) programme attended by 2 (Two) directors.	16 (Sixteen) hours
TOTAL FOR THE FINANCIAL YEAR 2018-19			3 (Three)	40 (Forty) hours

Training programme to update directors	Details of the programmes or training	Programme conducted by	No. of programmes attended	No. of hours spent in programmes
Training Program on Corporate Governance by Centre for Corporate Governance, IIMC held on April 12, 2019 at Kolkata	The followings topics were deliberated upon during the full day programme: - <ul style="list-style-type: none"> • Corporate Governance Regulations in India • Corporate Governance in Banks • Prudent Corporate Governance • Corporate Social Responsibility 	Indian Institute of Management, Calcutta	1 (One) programme attended by 8 (Eight) directors	8 (Eight) hours
Program for Non-Executive Chairmen & Directors on the Boards of Banks held on February 05-06, 2020 at Rendezvous, Taj Mahal Palace, Mumbai	The followings topics were deliberated upon during the full day programme: - <ul style="list-style-type: none"> • Strategy Setting in current scenario of Low Interest Rate, Excess Liquidity and Intense Competition with Herding Behaviour • Corporate Lending: Lessons from the past and building safeguards • Retail Lending: What is changing and what risks are building up • Digitalization and Advance Technologies: Strategy, Cost & Benefits • Loan Securitizations & Assignments: What to look for • LODR Compliance: What the Non-Executive Chairmen & Directors Must Know. • IBC Resolutions, non-IBC Resolutions and OTS: What to watch for • Board Room Deliberations: Going along and guarding against • Board Meetings: Practices on agenda setting, minutes recording and communications vis-à-vis Secretarial Standards 	CAFRAL (Centre For Advanced Financial Research & Learning) – Promoted by Reserve Bank of India	1 (One) programme attended by 7 (Seven) Directors.	16 (Sixteen) hours
TOTAL FOR THE FINANCIAL YEAR 2019-20			2 (Two)	24 (Twenty Four) hours

Training programme to update directors	Details of the programmes or training	Programme conducted by	No. of programmes attended	No. of hours spent in programmes
Program on Digital Lending: Technologies, Processes and Regulations held on August 17-18, 2020	<p>The following topics were deliberated upon during the full day programme: -</p> <ul style="list-style-type: none"> • Environment: Growth, Trends, Customer Segments, Prospects and Road Blocks • Technology: Alternate Data, Digital Lending ('DL') Platforms, Business Models & Products • Regulations & Law: Issues in DL • DL for Home Loans: Use Case • DL for MSME: Use Case 	CAFRAL (Centre For Advanced Financial Research & Learning) – Promoted by Reserve Bank of India	1 (One) programme attended by 2 (Two) Independent Directors.	11 (Eleven) hours
Workshop on Board Meetings, Committee Meetings & General Meetings	<p>The following topics were deliberated upon during the full day programme: -</p> <ul style="list-style-type: none"> • Board Constitution • Law & Process of convening Board Meetings • Various Board Committees and their constitution • Role of committees in enhancing corporate governance • Role of Directors & Independent Directors at Board & Committee Meetings • Mitigating liabilities of Directors through Board Processes • Practical tips on convening and conducting General Meetings • including general Meetings through video conferencing • Recent amendments and relaxations announced by MCA and SEBI 	NAHRD (National Academy of Human Resource Development)	1 (One) programme attended by 7 (Seven) Independent Directors.	3 (Three) hours and 15 (Fifteen) minutes
Certification Programme in IT and Cyber Security for Board Members on 24 th & 25 th	<p>The objective of the programme was to enlighten the Directors with the knowledge of cyber defence. The content of the course is given below:</p> <ul style="list-style-type: none"> • Introduction to Cyber Security • Cyber Security Operations Centre 	Institute for Development and Research In Banking Technology	1 (One) programme attended by 3 (Three) directors.	16 (sixteen) hours

Training programme to update directors	Details of the programmes or training	Programme conducted by	No. of programmes attended	No. of hours spent in programmes
September, 2020 at IDRBT, Hyderabad	<ul style="list-style-type: none"> IT/Cyber Risk Management Group discussions Preliminaries Internal Audit Framework Cyber Security Breaches Introduction to Cyber Security Governance Regulatory Expectations and Concerns Monitoring Cyber Security Preparedness at Board Level Investigating Cyber Crimes/Frauds in Banks Discussions/interaction with panel Evaluation and Valediction 	(Established by Reserve Bank of India)		
TOTAL FOR THE FINANCIAL YEAR 2020-21			3 (Three)	30 (Thirty Four) hours 15 (Fifteen) minutes
June 10, 2021 – Seminar on Corporate Governance Board Members of Commercial Banks	To deepen participants' appreciation and understanding of: <ul style="list-style-type: none"> Principles and practice of Corporate Governance Prevailing governance regime for Commercial Banks Developing compliance culture in Commercial Banks 	College of Agricultural Banking (CAB), Reserve Bank of India, Pune	1 (One) programme attended by 2 (Two) Independent Directors	7 (Seven) hours
TOTAL FOR THE FINANCIAL YEAR 2021-22			1 (One)	7 (Seven) hours
CUMULATIVE TILL DATE (SINCE APRIL 1, 2018)			9 (Nine)	101 (hundred and one) hours and 15 (Fifteen) minutes