

RISK MANAGEMENT POLICY

Background

Tenty Limited (the “**Company**”) considers ongoing risk management to be a core component of the management of the Company and understands that the Company’s ability to identify and address risk is central to achieving its corporate objectives.

This Risk Management Policy (the “**Policy**”) outlines the program implemented by the Company to ensure appropriate risk management within its systems and culture and is meant to ensure continuity of business and protection of interests of the investors and thus covers all the activities within the Company and events outside the Company which have a bearing on the Company’s business.

The formulation of this Policy is in compliance with Regulation 17(9) and Regulation 21 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**SEBI Listing Regulations**”) and Section 134(3)(n) of the Companies Act, 2013, as amended (“**Act**”).

Regulation 17 of the SEBI Listing Regulations, requires that the Company set out procedures to inform the Board of risk assessment and minimization procedures and makes the Board of Directors of the Company (“**Board**”) responsible for framing, implementing and monitoring the risk management plan of the Company.

Furthermore, the Audit Committee is required to evaluate the internal financial controls and Risk Management systems of the Company and the Independent Directors shall satisfy themselves that the systems of risk management are robust and defensible. Section 177(4)(vii) of the Act provides that Audit Committee shall act in accordance with the terms of reference specified in writing by the Board which shall, inter alia, include evaluation of the internal financial controls and Risk Management systems of the Company.

Objective and Purpose

In line with the Company’s objective towards increasing stakeholder value, this Policy has been framed, which attempts to identify the key events / risks impacting the business objectives of the Company and attempts to develop risk mitigation strategies to ensure timely evaluation, reporting and monitoring of key business risks. These include:

- a. Providing a framework, that enables future activities in a consistent and controlled manner;
- b. Improving decision making, planning and prioritization by comprehensive and structured understanding of business activities, volatility and opportunities/ threats;
- c. Contributing towards more efficient use/ allocation of the resources within the organization;
- d. Protecting and enhancing assets and Company’s image;
- e. Reducing volatility in various areas of the business;

- f. Developing and supporting people and knowledge base of the organization;
- g. Optimizing operational efficiency; and
- h. Effectively implement and maintain the business continuity plan in all possible adverse situations.

Definitions

'**Risk**' in literal terms can be defined as the effect of uncertainty on the objectives. Risk is measured in terms of consequences and likelihood. Risks can be internal and external and are inherent in all administrative and business activities. Every member of any organisation continuously manages various types of risks. Formal and systematic approaches to managing risks have evolved and they are now regarded as good management practice also called as Risk Management.

'**Risk Management**' is the identification, assessment, and prioritization of risks followed by coordinated and economical application of resources to minimize, monitor, and control the probability and/or impact of uncertain events or to maximize the realisation of opportunities. Risk management also provides a system for the setting of priorities when there are competing demands on limited resources.

Effective Risk Management requires:

- a. A strategic focus,
- b. Forward thinking and active approaches to management,
- c. Balance between the cost of managing risk and the anticipated benefits, and
- d. Contingency planning in the event that critical threats are realised.

Policy

Our Risk Management approach is composed primarily of three components:

- a. Risk Governance
- b. Risk Identification
- c. Risk Assessment and Control

Risk Governance

- i. The functional heads of the Company are responsible for managing risk on various parameters and ensure implementation of appropriate risk mitigation measures.
- ii. The Risk Management Committee provides oversight and reviews the Policy from time to time.
- iii. The Risk Management Committee shall have powers to seek information from any employee, obtain outside legal or other professional advice and secure attendance of outsiders with relevant expertise, if it considers necessary.

Risk Identification

External and internal risk factors that must be managed are identified in the context of business objectives.

Risk identification forms the core of the Risk Management system. Multiple approaches for risk identification are applied to ensure a comprehensive risk identification process.

The company identifies sources of risk, areas of impacts, events and their causes with potential consequences. Key risks on which the Company presently focuses can be broadly subdivided into internal and external risks and may comprise of the following:

Internal Risks

- Technological risk
- Financial risks
- Operational risks
- Strategic business risks
- Legal and regulatory compliance risks
- Cyber security risks
- Cost risks

External Risks

- Economic Environment and Market conditions Risks
- Competition risks:
- Government policy, political and sectorial risks
- Risk related to intellectual property rights
- Sustainability (ESG) risks

Risk Assessment and Control

This comprises the following:

- a) Risk assessment and reporting
- b) Risk control
- c) Capability development

On a periodic basis risk, external and internal risk factors are assessed by responsible managers across the organization. The risks are identified and formally reported through mechanisms such as operation reviews and committee meetings. Internal control is exercised through policies and systems to ensure timely availability of information that facilitate pro-active Risk Management. Examples of certain of these identified risks are as follows:

- i. Broad market trends and other factors beyond the Company's control significantly reducing demand for its services and harming its business, financial condition and results of operations
- ii. Failure in implementing its current and future strategic plans
- iii. Significant and rapid technological change
- iv. Damage to its reputation
- v. Its products losing market appeal and the Company not being able to expand into new product lines or attracting new types of investors
- vi. Its Risk Management methods and insurance policies not being effective or adequate
- vii. Fluctuations in trading activities
- viii. Changes in interest rates
- ix. Changes in government policies
- x. Security risks and cyber-attacks

- xi. Insufficient systems capacity and system failures

Risk Management Committee

The Company has a committee of the Board, namely, the Risk Management Committee, which was constituted with the overall responsibility of overseeing and reviewing Risk Management across the Company. It is constituted by the Board in accordance with Regulation 21 of the SEBI Listing Regulations.

The terms of reference of the Risk Management Committee are as follows:

- Formulation of a detailed Policy which shall include: (a) a framework for identification of internal and external risks specifically faced by the listed entity, in particular including financial, operational, sectoral, sustainability (particularly, ESG related risks), information, cyber security risks or any other risk as may be determined by the Risk Management Committee; (b) measures for risk mitigation including systems and processes for internal control of identified risks; and (c) business continuity plan;
- Ensure that appropriate methodology, processes and systems are in place to monitor and evaluate risks associated with the business of the Company;
- Monitor and oversee implementation of the Policy, including evaluating the adequacy of Risk Management systems;
- Periodically review this Policy, at least once in two years, including by considering the changing industry dynamics and evolving complexity, and recommend for any amendment or modification thereof, as necessary;
- Keep the Board of directors of the Company informed about the nature and content of its discussions, recommendations and actions to be taken;
- Review the appointment, removal and terms of remuneration of the chief risk officer (if any);
- To implement and monitor policies and/or processes for ensuring cyber security; and
- Any other similar or other functions as may be laid down by Board from time to time and/or as may be required under applicable law, as and when amended from time to time, including the SEBI Listing Regulations.

Composition, Quorum and Meetings of Risk Management Committee

The requirements in relation to composition, quorum and meetings of Risk Management Committee shall be as per the requirements of Regulation 21 of the SEBI Listing Regulations and Section 134 of the Act.

The Risk Management Committee shall comprise of:

- a. **Members:** Minimum three (3) members with majority of them being members of the board of directors, including at least one (1) independent director. Senior executives of the Company may also be appointed as the members of the Risk Management Committee.
- b. **Chairperson:** Shall be a member of Board of Directors and senior executives of the Company may be members of the Committee.
- c. **Meeting:** The Committee shall meet at least twice in a financial year on a continuous basis and not more than two hundred and ten days shall elapse between any two consecutive meetings.

- d. Quorum: Shall be either 2 members or 1/3rd of the members of the Committee whichever is higher, including at least 1 member of the Board to be present.

Amendments

Any change in the Policy shall be approved by the Board of Directors or any of its Committees (as may be authorized by the Board of Directors in this regard). The Board of Directors or any of its authorized Committees shall have the right to withdraw and / or amend any part of this Policy or the entire Policy, at any time, as it deems fit, or from time to time, and the decision of the Board or its Committee in this respect shall be final and binding. Any subsequent amendment / modification in the SEBI Listing Regulations and / or any other laws in this regard shall automatically apply to this Policy.

Communication of this Policy

The Policy shall be posted on the website of the Company at www.tentylimited.com.

Version History

Version	Approved By	Approval Date	Effective Date
1 st Version	Board of Directors	01/06/2026	01/06/2026