

September 04, 2025

To,

**Department of Corporate Relationship  
BSE Ltd.**

Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort, Mumbai – 400 001.  
Scrip Code: 539177

**National Stock Exchange of India Limited**

Exchange Plaza, C-1, Block G,  
Bandra Kurla Complex,  
Bandra (E), Mumbai – 400051  
NSE Symbol – AAIL

**Sub: Business Responsibility & Sustainability Report for the FY 2024-25**

Dear Sir / Madam,

Pursuant to Regulation 34(2)(f) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Business Responsibility & Sustainability Report for financial year 2024-25 (the “BRSR”), which forms part of the 43<sup>rd</sup> Annual Report of the Company.

The said report is also available on the website of the Company at [https://www.authum.com/admin/uploads/AIIL\\_Annual%20Report\\_FY%202024-25.pdf](https://www.authum.com/admin/uploads/AIIL_Annual%20Report_FY%202024-25.pdf)

Kindly take the same on your records.

Thank you,

For **Authum Investment & Infrastructure Limited**

**Amit Dangi**  
**Whole Time Director**  
**DIN: 06527044**

# Business Responsibility & Sustainability Report

Authum Investment & Infrastructure Limited ('Authum or Company') is fully aware of and committed to fulfilling its economic, environmental and social responsibilities while conducting its business. Authum believes that the foundation of economic growth can be strengthened if the entire society is a part of the growth story. Authum emphasizes on improving social relations with the community in which it operates and generating economic value.

The Company's Business Responsibility & Sustainability Report for the Financial Year 2024-25 has been prepared in accordance with the requirements of SEBI (LODR) Regulations, 2015 and is based on the National Voluntary Guidelines on Social, Environmental & Economic Responsibilities of Business (NVGs) released by Ministry of Corporate Affairs, Government of India.

## SECTION A: GENERAL DISCLOSURES

### I. INFORMATION ABOUT THE COMPANY

<b>1 Corporate Identity Number (CIN) of the Company:</b>	L51109MH1982PLC319008
<b>2 Name of the Company:</b>	Authum Investment & Infrastructure Limited
<b>3 Year of Incorporation:</b>	1982
<b>4 Registered Office Address:</b>	707, Raheja Centre, Free Press Journal Marg, Nariman Point, Mumbai 400021
<b>5 Corporate Address:</b>	The Ruby, 11 <sup>th</sup> Floor, North-West Wing, Plot No. 29, Senapati Bapat Marg, Dadar (West), Mumbai 400 028
<b>6 Website:</b>	www.authum.com
<b>7 E-mail id:</b>	secretarial@authum.com
<b>8 Telephone No.:</b>	022 67472117
<b>9 Financial Year reported:</b>	April 1, 2024 to March 31, 2025
<b>10 Name of the Stock Exchange(s) where shares are listed:</b>	BSE Limited, National Stock Exchange of India Limited and Calcutta Stock Exchange of India Limited* *The Company has delisted its equity shares from Calcutta Stock Exchange with effect from May 30, 2025.
<b>11 Paid-up Capital:</b>	Rs. 22,21,25,100/-
<b>12 Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report:</b>	Mrs. Dipyanti Jaiswar, Company Secretary and Compliance Officer Contact: 022 67472117, Email: secretarial@authum.com
<b>13 Reporting boundary are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together):</b>	Standalone basis
<b>14 Name of assurance provider:</b>	Not Applicable
<b>15 Type of assurance obtained:</b>	Not Applicable

## II. PRODUCTS/SERVICES

### 16. Details of business activities (accounting for 90% of the turnover):

Sr. no	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Financial services	The Company is engaged in 1) Investment & trading 2) Lending Business 3) Investment in Real Estate	1. Investment & trading 81.06% 2. Lending Business 18.86% 3. Investment in Real Estate 0.08%

### 17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

Sr. No.	Product/Services	NIC Code	% of Turnover Contributed by the Product
1	Not Applicable		

## III. OPERATIONS

### 18. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of Plants	Number of Offices	Total
National	-	27	27
International	-	-	-

### 19. Markets served by the entity

#### a. Number of locations

Locations	Number of Offices
National (No. of States)	1 (Andra Pradesh)
	1 (Chhattisgarh)
	1 (Chandigarh)
	4 (Gujarat)
	1 (Karnataka)
	2 (Madhya Pradesh)
	6 (Maharashtra)
	1 (New Delhi)
	1 (Odisha)
	1 (Punjab)
	2 (Rajasthan)
	3 (Tamil Nadu)
	1 (Telangana)
	1 (Uttar Pradesh)
	1 (West Bengal)
International (No. of Countries)	-

#### b. What is the contribution of exports as a percentage of the total turnover of the entity?

Not Applicable

#### c. A brief on types of customers:

**Internal customer** – Who has availed the loan from us and having any type of complaint regarding his loan, and

**External Customer** – A person who has not availed any loan from us and having any type of complaint eg. fraud has been conducted with customer by offering the loan in your company name/customer does not pertain to your company.

#### IV. EMPLOYEES:

##### 20. Details as at the end of Financial Year:

###### a. Employees and workers (including differently abled):

Particulars		Total (A)	Male		Female	
			No (B)	% (B/A)	No (C)	% (C/A)
Employees						
1	Permanent(D)(On Roll)	326	285	87.42%	41	12.58%
2	Other than Permanent (E) (Off Roll)	101	71	70.28%	30	29.70%
3	Total employees (D + E)	427	356	83.37 %	71	16.63%
Workers						
4	Permanent (F)	The Company does not have any Workers under employment				
5	Other than Permanent (G)					
6	Total workers (F + G)					

###### b. Differently abled employees and workers:

Particulars						Total (A)	Male		Female	
							No (B)	% (B/A)	No (C)	% (C/A)
Differently Abled Employees										
1	Permanent (D)					1	1	100	-	-
2	Other than Permanent (E)					-	-	-	-	-
3	Total differently abled employees (D + E)					1	1	100	-	-
Differently Abled Workers										
4	Permanent (F)					The Company does not have any Workers under employment.				
5	Other than Permanent (G)									
6	Total differently abled workers (F + G)									

##### 21. Participation/Inclusion/Representation of women

Particulars	Total (A)	No & % of Females	
		No (B)	% (B/A)
Board of Directors	10	3	33.33
Key Management Personnel (KMP)*	5	1	20

\*Includes 3 Key Managerial Personnels covered under Board of Directors

##### 22. Turnover rate for permanent employees and workers

Particulars	FY 24-25			FY 23-24			FY 22-23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	16.56%	2.15%	18.71%	17.48%	1.95%	19.42%	50%	100%	54.55%
Permanent Workers	The Company does not have any Workers under employment								

## V. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES):

### 23. (a) Names of holding / subsidiary / associate companies / joint ventures

Sr. No	Name of the holding / subsidiary/ associate companies / joint ventures (A)	Indicate whether holding/Subsidiary/ Associate/Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Open Elite Developers Limited (Formerly known as Reliance Commercial Finance Limited)	Subsidiary	100	No
2	Authum Asset Management Company Private Limited	Subsidiary	100	No

\*Autum Real Estate Private Limited was a Subsidiary at the beginning of the year however it ceased to be subsidiary of the Company w.e.f. May 31, 2024 on account of stake sale of this subsidiary

## VI. CSR DETAILS:

### 24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No): Yes

(ii) Turnover (Rs. in crores): Rs. 4,565.86

(iii) Net worth (Rs. in crores): Rs. 8809.38

## VII. Transparency and Disclosures Compliances:

### 25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

There was no case of violation of Authum's Code of Conduct in FY 2024-25 and no case was reported under the Company's whistle blower policy during the year.

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)***	FY 24-25			FY 23-24		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Shareholders	Yes. www.authum.com	1	0	Resolved	23	0	Resolved
Investors (other than shareholders)	Yes. www.authum.com	-	-	-	-	-	-
Employees and workers	Yes. www.authum.com	-	-	-	-	-	-
Customers	Yes. www.authum.com	92	0	Resolved	53	0	Resolved
Value Chain Partners	-	-	-	-	-	-	-

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)***	FY 24-25			FY 23-24		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Government and Regulators	-	-	-		-	-	-
Communities	-	-	-		-	-	-

## 26. Overview of the entity's material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Economic performance	Opportunity	Financial performance drives profitability, business survival and promotes expansion of business.  Further, maintaining return ratios also enhance goodwill.  Economic growth is one of the pillars of our Company's ESG framework		Positive: - Increases profitability - Increases shareholders value
2	Corporate Governance and Ethics	Risk	Maintaining the highest standards of ethics and corporate governance is necessary to gain the trust of our Company's investors and stakeholders.  Any risks can undermine stakeholder trust, damage reputation and disrupt business.	Our Company has instituted various policies and measures to constitute a strong corporate governance framework as per regulatory guidelines.  We have in place a fair, transparent and accountable corporate governance structure across our hierarchy to safeguard the interests of all stakeholders. There is an effective mechanism, supported by strong policies to supervise the management and oversee the critical functions of the Company. An effective grievance redressal mechanism for stakeholders to address their concerns is also integrated into our Company's policies	Negative: - Reputational risks - Goodwill/perception of the Company

## SECTION B- MANAGEMENT & PROCESS DISCLOSURES

**This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.**

The National Voluntary Guidelines on Social, Environmental and Economic Responsibilities of Business released by the Ministry of Corporate Affairs has adopted nine areas of Business Responsibility. These are as follows:

- P1 Businesses should conduct and govern themselves with Ethics, Transparency and Accountability.
- P2 Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle.
- P3 Businesses should promote the well-being of all employees.
- P4 Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalized.
- P5 Businesses should respect and promote human rights.
- P6 Businesses should respect, protect and make efforts to restore the environment.
- P7 Businesses, when engaged in influencing public and regulatory policy, should do so in a responsible manner.
- P8 Businesses should support inclusive growth and equitable development.
- P9 Businesses should engage with and provide value to their customers and consumers in a responsible manner

(a) Details of compliance (Reply in Y/N)

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	-	Y	Y	Y	-	-	Y	Y
c. Web link of the policies.	www.authum.com								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Y	-	Y	Y	Y	-	-	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	The policies have been communicated to all the internal stakeholders. Companies Code of Conduct has been communicated to other external stakeholders based on their relevance.								
4. Name of the national and international codes/ certifications/labels/ standards adopted by your entity and mapped to each principle..	-	-	-	-	-	-	-	-	-
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	The Company has developed detailed action plans and goals for each of the material issues aligned with the NGRBC principles, these will be detailed under the relevant principle in section C of this Report.								

6. Performance of the entity against the specific commitments, goals, and targets along-with reasons in case the same are not met	Detailed under the relevant principles in section C of this Report.
7. Statement by Director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	<p>Dear Stakeholders,</p> <p>At Authum, our mission is to promote positive transformation and facilitate prosperity for the communities and stakeholders we serve. Authum is committed to integrating ESG (Environmental, Social, and Governance) principles into our operations, as we consider this essential for all businesses in the current landscape. Ultimately, our aim is to create a sustainable future and a brighter tomorrow for all our stakeholders.</p> <p>Our primary objective is to encourage inclusive growth and foster a more equitable world. In spite of challenges, Authum places a high priority on delivering the consistent, sustainable returns that our investors and shareholders expect. We are dedicated to generating long-term value by aligning our performance with a robust ESG framework. Importantly, the engagement and motivation of our workforce are vital for propelling the organization's sustainable, long-term growth.</p> <p>We are in the process of establishing targets that are in harmony with our core values and business objectives. As your Company advances, we will keep our stakeholders informed and continue our efforts towards a sustainable future.</p> <p>We appreciate your support and involvement in this journey</p> <p>Sincerely, Mr. Amit Dangi Whole Time Director</p>
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies).	Mr. Amit Dangi Whole Time Director
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues?  (Yes / No). If yes, provide details.	Yes, the Corporate Social Responsibility Committee ("CSR Committee") of the Board led is responsible for implementation of the ESG related Policies.

#### 10. Details of Review of National Guidelines on Responsible Business Conduct (NGRBCs) by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	The Board of Directors, its committees meet periodically for evaluating the performance of the Company on various aspects including NGRBC Principles to the extent applicable.																	
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	√									Annually								

No	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
11.	Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency	No	No	No	No	No	No	No	No	No



**12. If answer to the question at serial number 1 against any principle, is 'NO', please explain why: (Tick up to 2 options):**

No	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1.	The entity does not consider the Principles material to its business (Yes/No)	Not Applicable								
2.	The entity is not at a stage where it finds itself in a position to formulate and implement the policies on specified principles.									
3.	The entity does not have financial or manpower resources available for the task.									
4.	It is planned to be done in the next financial year.									
5.	Any other reason (please specify)									

## Section C - PRINCIPLE WISE PERFORMANCE

### PRINCIPLE 1. Businesses should conduct and govern themselves with Ethics, Transparency and Accountability.

#### Essential Indicators

**1. Percentage coverage by training and awareness programmes on any of the Principles during the financial year:**

Segment	Total number of training and awareness programmes held	Topics/ principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	7	POSH, Code of Conduct, Infosec Awareness, Fire Safety, Understanding PMLA and KYC	100
Key Managerial Personnel	7	POSH, Code of Conduct, Infosec Awareness, Fire Safety, Understanding PMLA and KYC	100
Employees other than BoD and KMPs	7	POSH, Code of Conduct, Infosec Awareness, Fire Safety, Understanding PMLA and KYC	100
Workers	-	-	-

**2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format.**

**Note:** the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on entity's website:

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (in Rs.)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	Nil	Nil	Nil	Nil	Nil
Settlement	Nil	Nil	Nil	Nil	Nil
Compounding Fee	Nil	Nil	Nil	Nil	Nil

Non-Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (in Rs.)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment	Nil	Nil	Nil	Nil	Nil
Punishment	Nil	Nil	Nil	Nil	Nil

\* There are no fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year which are material as specified in Regulation 30(4)(i)(c) of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 ("LODR").

Please refer to Company's website at [www.authum.com](http://www.authum.com) to access the disclosures made to the Stock Exchanges under Regulation 30 of SEBI LODR.

3. Of the instances disclosed in Question 2 above, details of the Appeal/Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory/ enforcement agencies / judicial institutions
Not Applicable	

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy

Yes. [www.authum.com](http://www.authum.com)

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

Case Details	FY 2024-25	FY 2023-24
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

## 6. Details of complaints with regard to conflict of interest:

Particulars	FY 24-25		FY 23-24	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	Nil	Nil	Nil
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	Nil	Nil	Nil

## 7. Provide details of any corrective action taken or underway on issues related to fines/penalties/action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

Not Applicable

## 8. Number of days of accounts payables (Accounts payable \*365) / Cost of goods/services procured) in the following format:

	FY 2024-25	FY 2023-24
Number of days of Accounts payable		Not Applicable

## 9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	FY 24-25	FY 23-24
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not Applicable	
	b. Purchases from trading houses where purchases are made from		
	c. Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sale to trading houses as % of total sales	Not Applicable	
	b. Number of dealers/ distributors to whom sales are made		
	c. Sales from top 10 dealers/ distributors as % of total sales/distributors		
Share of RPTs in	a. Purchases (Purchases with related parties/ Total Purchases)	-	-
	b. Sales (Sales to related parties/ Total sales)	-	-
	c. Loans & advances (loans & advances given to related parties/ Total loans & advances)	3.26%	0.05%
	d. Investments (Investments in related parties/ Total investments made)	14.87%	0.48%

## Leadership Indicators

### 1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:

Total number of awareness programmes held	Topics/ principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
-	-	-

### 2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If Yes, provide details of the same.

Authum maintains a strict zero-tolerance policy for unethical business practices and ensures compliance with all relevant principles, particularly regarding conflicts of interest. The company has implemented robust measures and procedures to prevent any conflicts of interest from arising among members of the Board.

- All directors of the Board must disclose their interests in other entities as per Section 184 of the Companies Act, 2013 and their related parties as per Section 2(76) of the Companies Act, 2013 and other applicable laws. Such disclosure is required to be made as and when a Director attends the first Board Meeting after his/her appointment on the Board and thereafter at every first Board Meeting held in a financial year as well as within 30 days from any change in the disclosure previously given by such Director.
- If a director has an interest or concern regarding any transaction or arrangement the company plans to enter into, they must recuse themselves from the discussion and approval process for that transaction.
- The company has a separate Code of Conduct ("Code") that outlines the ethical standards and conduct expected of its Directors and Senior Management. The Code requires them to uphold the highest levels of integrity and diligence in fulfilling their duties to the company. It also prohibits them from engaging in any business activities or relationships that conflict with their responsibilities to the company. Each year, the Company provides affirmation of adherence to this Code by all its Directors and Senior Management to all stakeholders through the Annual Report.
- Adhering to the requirements of Regulation 23 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Companies Act, 2013, the Company has established a Policy on Dealing with Related Party Transactions. This Policy provides a framework to ensure the proper identification, approval and subsequent modification of such transactions.

**Principle 2: Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle.**

## Essential Indicators

### 1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.

	FY 24-25	FY 23-24	Details of improvements in environmental and social impacts
R&D	Not Applicable		
Capex			

### 2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)

No.

### b. If yes, what percentage of inputs were sourced sustainably?

Not Applicable

### 3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.

Not applicable. The Company is engaged only in investment and lending activities as a Non-Banking Financial Company and does not have any goods and raw materials utilization as a part of its products and services.

4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

No

## Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details.

NIC Code	Name of Product/ Service	% of total turnover contributed	Boundary for which the Life Cycle Perspective/ Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/ No) If yes, provide the web-link
Not applicable as Authum is a NBFC, it does not manufacture any products					

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same

Name of Product / Service	Description of the risk / concern	Action taken
Not applicable as Authum is a NBFC, it does not manufacture any products		

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	FY 24-25	FY 23-24
Not applicable as Authum is a NBFC, it does not manufacture any products		

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:

Particulars	FY 24-25			FY 23-24		
	Re-used	Recycled	Safely Disposed	Re-used	Recycled	Safely Disposed
Plastics (including packaging)	Not applicable as Authum is a NBFC, it does not manufacture any products					

**Principle 3: Businesses should promote the well-being of all employees, including those in their value chains.**

**Essential Indicators**

**1. a. Details of measures for the well-being of employees:**

Category	Total (A)	% of employees covered by									
		Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Employees (On Roll)											
Male	285	285	100	285	100	-	-	2	0.70	-	-
Female	41	41	100	41	100	3	7.32	-	-	-	-
<b>Total</b>	<b>326</b>	<b>326</b>	<b>100</b>	<b>326</b>	<b>100</b>	<b>3</b>	<b>7.32</b>	<b>2</b>	<b>0.70</b>	<b>-</b>	<b>-</b>
Other than Permanent employees											
Male	71	71	100	71	100	-	-	-	-	-	-
Female	30	30	100	30	100	3	10	-	-	-	-
<b>Total</b>	<b>101</b>	<b>101</b>	<b>100</b>	<b>101</b>	<b>100</b>	<b>3</b>	<b>10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**b. Details of measures for the well-being of workers:**

% of workers covered by											
Category	Total (A)	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/A)	Number (C)	% (C /A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Workers											
Male	The Company does not employ workers.										
Female											
Total											
Other than Permanent workers											
Male	The Company does not employ temporary workers.										
Female											
Total											

**c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format**

Particulars	FY 24-25	FY 23-24
Cost incurred on well-being measures as a % of total revenue of the company	0.03%	0.03%

## 2. Details of retirement benefits, for Current Financial Year and Previous Financial Year

Benefits	FY 24-25			FY 23-24		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	N.A.	Y	100%	N.A.	N.A.
Gratuity	100%	N.A.	Y	100%	N.A.	N.A.
ESI	5.49%	N.A.	Y	11.58%	N.A.	N.A.
Others – Please Specify	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

### 3. Accessibility of workplaces: Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

Yes, the office is accessible to differently abled employees.

### 4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

No.

### 5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent Employees		Permanent Workers	
	Return to Work rate in %	Retention rate in %	Return to Work rate in %	Retention rate in %
Male	2	100%	Not applicable	
Female	3	100%		
Total	5	100%		

### 6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

Particulars	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	The Company does not employ workers.
Other than Permanent Workers	
Permanent Employees	The Company follow an "open-door" approach. Any employee having issues with related to work may contact senior management freely.
Other than Permanent Employees	

**7. Membership of employees and workers in association(s) or Unions recognised by the listed entity.**

Category	FY 24-25			FY 23-24		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees						
- Male	Our Company does not have any Employee Association. However, our Company recognizes the Right to freedom of Association and does not discourage collective bargaining.					
- Female						
Total Permanent Workers						
- Male	The Company does not have any Workers under employment					
- Female						

**8. Details of training given to employees and workers:**

Category	FY 2024-25					FY 2023-24				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Male	285	285	100	285	100	288	288	100	288	100
Female	41	41	100	41	100	40	40	100	40	100
Total	326	326	100	326	100	328	328	100	328	100
Workers										
Male	The Company does not employ workers.									
Female										
Total										

**9. Details of performance and career development reviews of employees and worker:**

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
<b>Employees</b>						
Male	285	285	100	288	288	100
Female	41	41	100	40	40	100
<b>Total</b>	<b>326</b>	<b>326</b>	<b>100</b>	<b>328</b>	<b>328</b>	<b>100</b>
<b>Workers</b>						
Male	The Company does not employ workers.					
Female						
<b>Total</b>						



#### 10. Health and Safety management system:

- a. **Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?**

Due to the nature of the operations of the Company, there are no critical occupational health and safety risks.

- b. **What are the processes used to identify work-related hazards and assess risks on a routine and nonroutine basis by the entity?**

Due to the nature of the work, there are no critical occupational health and safety risks.

- c. **Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)**

No

- d. **Do the employees/ worker of the entity have access to nonoccupational medical and healthcare services? (Yes/ No)**

No

#### 11. Details of safety related incidents, in the following format

Safety Incident/Number	Category	FY 2024-25	FY 2023-24
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	-	-
	Workers	NA	NA
Total recordable work-related injuries	Employees	-	-
	Workers	NA	NA
No. of fatalities	Employees	-	-
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	-	-
	Workers	NA	NA

#### 12. Describe the measures taken by the entity to ensure a safe and healthy workplace

We encourage employees to adopt healthy habits such as taking breaks, staying hydrated and practicing good posture to prevent fatigue and injury.

#### 13. Number of complaints on the following made by employees and workers

Benefits	FY 24-25			FY 23-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the years	Pending resolution at the end of year	Remarks
Working Conditions	Nil					
Health & Safety						

#### 14. Assessments for the year:

Type	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	100% (leased offices)
Working Conditions	Good

**15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.**

Not Applicable

**Leadership Indicators**

**1. Does the entity extend any life insurance or any compensatory package in the event of death of**

**A Employees (Y/N)**

Yes

**B Workers (Y/N):**

Not Applicable. The Company does not have any worker.

**2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.**

Regular checks of Statutory compliances are done with our value chain partners. We ensure that that statutory dues have been deducted and deposited with the authorities within prescribed time period.

**3. Provide the number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment**

Employees: Nil

Workers: Not Applicable

**4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)**

No

**5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.**

There has been no concerns and significant risk with Authum working environment, so corrective action is not required.

**PRINCIPLE 4. Businesses should respect the interests of and be responsive to all its stakeholders**

**Essential Indicators**

**1. Describe the processes for identifying key stakeholder groups of the entity.**

The Company operates as a Non-Banking Financial Company (NBFC) engaged in investments, equity market trading, and lending activities. Its stakeholders encompass a wide array of groups, including employees, banks, custodians, business partners, shareholders, regulators, customers, and communities.

The Company strives to foster robust relationships with all its stakeholder groups, which are recognized for their capacity to enhance the Company's business value. The primary stakeholders identified by the Company include Employees, Shareholders, Beneficiaries of CSR Projects, and Regulatory Bodies.

## 2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Shareholders	No	Email, SMS, Newspaper, Website	As required	To share updates of the Company and to call for meetings
Investors	No	Email, Newspaper, Website	As required	To share updates of the Company
Vulnerable Customers	No	Email, SMS, Call Centre, Website	As required	To resolve customer, queries, requests and complaints. To share updates of the Company
Other Customers	No	Email, SMS, Call Centre, Website	As required	To resolve customer, queries, requests and complaints. To share updates of the Company
Employees	No	Email, Website	As required	To share updates of the Company
Government and Regulators	No	Email	As required	To share updates of the Company
Value Chain Partners	No	Email	As required	To share updates of the Company
CSR Community	No	Email, In person meetings	As required	To share updates of the Company

### Leadership Indicators

#### 1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

The Company ensures transparent communication and access to relevant information about its decisions that impact relevant stakeholders, keeping in mind the need to protect confidential competitive plans and information. Engagement with stakeholders is a continuous process for Authum and such engagement is driven by the senior management of the Company. The Board is updated with various developments arising out of such engagement for taking its guidance / inputs on such matters.

#### 2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No).

If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

Yes. The engagement with stakeholders on a continuous basis helps in meeting the expectations for enabling the Company to serve its stakeholders better.

#### 3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalised stakeholder groups

The Company through its CSR policy has taken up various initiatives and activities for the benefit of different segments of the society, with focus on the marginalised, vulnerable and under-privileged.

## PRINCIPLE 5. Businesses should respect and promote human rights

### Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY 24-25			FY 23-24		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
<b>Employees</b>						
Permanent	-	-	-	-	-	-
Other than Permanent	-	-	-	-	-	-
<b>Total Employees</b>	-	-	-	-	-	-
<b>Workers</b>						
Permanent	The Company does not employ workers.					
Other than Permanent						
<b>Total Workers</b>						

2. Details of minimum wages paid to employees and workers:

Category	FY 24-25					FY 23-24				
	Total (A)	Equal to Minimum Wage		More than Minimum age		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	326	-	-	326	100	328	-	-	328	100%
Male	285	-	-	285	100	288	-	-	288	100%
Female	41	-	-	41	100	40	-	-	40	100%
Other than Permanent	101	-	-	101	100	104	-	-	104	100%
Male	71	-	-	71	100	72	-	-	72	100%
Female	30	-	-	30	100	32	-	-	32	100%
Workers										
Permanent	The Company does not employ workers.									
Male										
Female										
Other than Permanent										
Male										
Female										

### 3. Details of remuneration/salary/wages

#### a. Median remuneration/ wages:

Category	Male		Female	
	Number	Median remuneration/ salary/wages of respective category (Rs. in Crores)	Number	Median remuneration/ salary/wages of respective category (Rs. in Crores)
Board of Directors (BoD)	3	0.78	-	-
Key Managerial Personnel #	3	0.34	1	0.027
Employees other than BoD and KMP	280	0.061	40	0.066
Workers	The Company does not employ workers			

# Excluding 3 KMP's (WTDs) are already covered under Board of Directors. Further the count of KMPs includes Mr. Deepak Dhingra who was the Chief Financial Officer of the Company till October 31, 2024 and Mr. Hitesh Vora who was the Company Secretary of the Company till January 16, 2025.

#### b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

Particulars	FY 24 -25	FY 23 - 24
Gross wages paid to females as % of total wages	9.66%	10.88%

#### 4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

Yes.

#### 5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

Human Rights represent a fundamental value of the Company. The Company is dedicated to fostering a secure and harmonious business environment and workplace for all individuals, regardless of ethnicity, region, sexual orientation, race, caste, gender, religion, disability, occupation, title, and other similar criteria.

#### 6. Number of complaints on the following made by employees and workers:

	FY 24-25			FY 23-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	Nil					
Discrimination at workplace						
Child Labour						
Forced Labour/Involuntary Labour						
Wages						
Other human rights related issues						

**7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format :**

	FY 24 - 25	FY 23 - 24
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	Nil	
Complaints on POSH as a % of female employees / workers		
Complaints on POSH upheld		

**8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.**

The Company has constituted an internal complaints committee to address Prevention of Sexual Harassment Committee (POSH) related complaints. Any other employee grievances are addressed through employee portal which is directly monitored by Head HR of the Company and in this process, we make sure the identity of complainant is kept confidential.

**9. Do human rights requirements form part of your business agreements and contracts? (Yes/No)**

No

**10. Assessments for the year**

	%age of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	100
Forced/involuntary labour	100
Sexual harassment	100
Discrimination at workplace	100
Wages *	100
Others – please specify	0

\* Wages: All the employees of the Company are paid salary as per the applicable statutes.

**11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.**

Not Applicable

**Leadership Indicators**

**1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints**

None, as no complaints / grievances received.

**2. Details of the scope and coverage of any Human rights due diligence conducted.**

The Company conducts regular internal assessments to monitor if there is a negative impact on our stakeholders' human rights.

**3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?**

Yes, the office is accessible to differently abled persons.

#### 4. Details on assessment of value chain partners:

Particulars	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	0
Forced/involuntary labour	0
Sexual harassment	0
Discrimination at workplace	0
Wages	0
Others – please specify	0

#### 5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

None.

**Principle 6: Businesses should respect, protect and make efforts to restore the environment.**

### Essential Indicators

#### 1. Details of total energy consumption (in Gigajoules) and energy intensity, in the following format:

Parameter	FY 24-25	FY 23 – 24
<b>From renewable sources</b>		
Total electricity consumption (A)	Nil	
Total fuel consumption (B)		
Energy consumption through other sources (C)		
<b>Total energy consumed from renewable sources (A+B+C)</b>		
<b>From non-renewable sources</b>		
Total electricity consumption (D)	Negligible	Nil
Total fuel consumption (E)	Nil	
Energy consumption through other sources (F)		
<b>Total energy consumed from non-renewable sources (D+E+F)</b>		
<b>Total energy consumed (A+B+C+D+E+F)</b>		
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	Negligible	
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)		
(Total energy consumed / Revenue from operations adjusted for PPP)		
Energy intensity in terms of physical output		
Energy intensity (optional) – the relevant metric may be selected by the entity		

Note – Energy consumption is negligible / minimal as the Company is a NBFC.

**Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)**  
**If yes, name of the external agency.**

No

2. **Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any**

No

3. **Provide details of the following disclosures related to water, in the following format:**

The Company's usage of water is primarily restricted to employees' consumption purposes only.

**Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.**

No

4. **Provide the following details related to water discharged:**

Parameter	FY 24 - 25	FY 23 - 24
<b>Water discharge by destination and level of treatment (in kilolitres)</b>	Not Applicable	
(i) To Surface water		
- No treatment		
- With treatment – please specify level of treatment		
(ii) To Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) To Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third-parties	Negligible	
- No treatment		
- With treatment – please specify level of treatment		
(v) Others	Negligible	
- No treatment		
- With treatment – please specify level of treatment		
<b>Total water discharged (in kilolitres)</b>		

**Note:** The Company's usage of water is primarily restricted to employees' consumption purposes only.

5. **Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.**

Not Applicable as the Company is a NBFC.

6. **Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:**

Parameter	Please specify unit	FY 24 - 25	FY 23 - 24
Nox		Not Applicable as the Company is a NBFC	
Sox			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others– please specify			

**Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency**



Not Applicable

**7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:**

Parameter	Please specify unit	FY 24 - 25	FY 23 - 24
Total Scope 1 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	Due to the nature of business, the emission of greenhouse gases is to the extent of usage of infrastructure in the office premises	
Total Scope 2 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent		
Total Scope 1 and Scope 2 emissions per Lac of turnover	Metric tonnes of CO <sub>2</sub> equivalent		
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity			
Total Scope 1 and Scope 2 emission intensity in terms of physical output			
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity			

**Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)**  
**If yes, name of the external agency.**

No.

**8. Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.**

Not Applicable as the Company is a NBFC.

**9. Provide details related to waste management by the entity, in the following format:**

Parameter	FY 24 - 25	FY 23 - 24
Plastic waste (A)	Negligible	
E-waste (B)		
Bio-medical waste (C)	Not Applicable as the Company is a NBFC	
Construction and demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)		
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)		
<b>Total (A+B + C + D + E + F + G + H)</b>	Negligible	
<b>Waste intensity per rupee of turnover</b> (Total waste generated / Revenue from operations)	Negligible	
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)		
(Total waste generated / Revenue from operations adjusted for PPP)		
Waste intensity in terms of physical output		
Waste intensity (optional) – the relevant metric may be selected by the entity		

For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)

Category of waste	Category of waste	Category of waste
(i) Recycled	(i) Recycled	(i) Recycled
(ii) Re-used	(ii) Re-used	(ii) Re-used
(iii) Other recovery operations	(iii) Other recovery operations	(iii) Other recovery operations
<b>Total</b>	<b>Total</b>	<b>Total</b>

For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)

Category of waste	Category of waste	Category of waste
(i) Incineration	(i) Incineration	(i) Incineration
(ii) Landfilling	(ii) Landfilling	(ii) Landfilling
(iii) Other disposal operations	(iii) Other disposal operations	(iii) Other disposal operations
<b>Total</b>	<b>Total</b>	<b>Total</b>

**Note** – As the Company is a NBFC, the generation of waste is negligible / minimal.

**Note:** Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)  
If yes, name of the external agency.

No

- 10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your Company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes**

We are not generating any hazardous and toxic chemicals due to nature of our business. However, we strive to contribute to the advancement of regulatory and industry standards in the financial services sector by leveraging expertise through participation in industry associations and trade bodies.

- 11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:**

Sr No.	Location of operations / offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any
Not Applicable			

- 12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:**

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not Applicable					

- 13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N).**

Yes, to the extent applicable.

## Leadership Indicators

### 1. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

For each facility / plant located in areas of water stress, provide the following information:

- (i) Name of the area
- (ii) Nature of operations
- (ii) Water withdrawal, consumption and discharge in the following format:

Parameters	FY 24 - 25	FY 23 - 24
<b>Water withdrawal by source (in kilolitres)</b>		
(i) Surface water	Not applicable	
(ii) Groundwater		
(iii) Third party water	Negligible	
(iv) Seawater / desalinated water	Not applicable	
(v) Others	Negligible	
<b>Total volume of water withdrawal (in kilolitres)</b>		
<b>Total volume of water consumption (in kilolitres)</b>		
<b>Water intensity per rupee of turnover (Water consumed / turnover)</b>		
<b>Water intensity (optional) – the relevant metric may be selected by the entity</b>		
<b>Water discharge by destination and level of treatment (in kilolitres)</b>	Not applicable	
(i) Into Surface water		
- No treatment		
- With treatment – please specify level of treatment		
(ii) Into Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) Into Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – please specify level of treatment		
<b>Total water discharged (in kilolitres)</b>		

**Note:** The Company's usage of water is primarily restricted to employees' consumption purposes only.

Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency: No

**2. Please provide details of total Scope 3 emissions & its intensity, in the following format:**

Parameter	Unit	FY 24 - 25	FY 23 - 24
<b>Total Scope 3 emissions</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	Negligible	
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by			

**Note:** Due to the nature of business, the Company's usage is primarily restricted to office infrastructure.

Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency: No

**3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.**

Not applicable

**4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:**

Sr No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
Not Applicable due to nature of business of the Company			

**5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link**

Your Company has Business Continuity Plan (BCP) wherein critical processes and other enablers have been identified and appropriate recovery plans have been put in place for such critical processes to ensure timely recovery of the Company's operations and services in the event of a crisis.

**6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.**

Not Applicable

**7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.**

Not Applicable

**PRINCIPLE 7.** Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

**Essential Indicators**

1. a. **Number of affiliations with trade and industry chambers/ associations** Nil
- b. **List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.**

Sr. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/ National)
Nil		

2. Provide details of corrective action taken or underway on any issues related to anti- competitive conduct by the entity, based on adverse orders from regulatory authorities.

Name of authority	Brief of the case	Corrective action taken
Not Applicable		

### Leadership Indicators

1. Details of public policy positions advocated by the entity:

Not applicable

## Principle 8: Businesses should support inclusive growth and equitable development

### Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not Applicable					

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity.

Sr. No	Name of Project for which R&R is ongoing.	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In Rs.)	Amounts paid to PAFs in the FY (In INR)
Not Applicable							

3. Describe the mechanisms to receive and redress grievances of the community.

The Company carries its CSR activities and is committed to contributing to the improvement in the quality of life of individuals and empowerment of institutions which serve the community.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

	FY 24-25	FY 23-24
Directly sourced from MSMEs/ small producers	Not Applicable	
Sourced directly from within the district and neighbouring districts		

\* Not Applicable considering the business model of the Company.

5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

Location	FY 24 - 25	FY 23 - 24
Rural	-	-
Semi-urban	-	-
Urban	8.84%	37.66%
Metropolitan	91.16%	62.33%

## Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
Not applicable	

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

Sr. No.	State	Aspirational District	Amount spent (in crores)
Refer CSR Report			

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No):

No (procurement is done based on competitiveness). However, the Company encourages marginalized and vulnerable groups.

- (b) From which marginalized /vulnerable groups do you procure?

We give preference to local suppliers of goods and services to help create employment/economic opportunities in the local communities.

- (c) What percentage of total procurement (by value) does it constitute?

Not applicable.

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

Sr. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
Not Applicable				

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved:

Name of authority	Brief of the Case	Corrective action taken
Not Applicable		

6. Details of beneficiaries of CSR Projects

Sr No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalised groups
1	Contribution towards Corpus for various projects related to Education, Health, Animal welfare, Community & Skill Development, Agriculture & Environment and recognised sports.	-	-

Note: CSR activities are undertaken through renowned Trusts, Foundations and NGO's.

**PRINCIPLE 9.** Businesses should engage with and provide value to their customers and consumers in a responsible manner.

## Essential Indicators

### 1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback

We are receiving the complaints through external sources i.e. RBI portal as well as through internal sources i.e. Branch, Call Center, Email, Escalation to Nodal officer, Escalation to Customer Service Head etc. and upon receipt of complaint Root Cause Analysis is done from the escalation team and follow up is done with relevant team and upon receipt of resolution same has been communicated to customer through suitable channel i.e. Call/Email or letter for closure of complaint and reply mail/letter to be submitted on RBI portal for closure of RBI cases.

### 2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

Particulars	As a percentage to the total turnover
Environmental and social parameters relevant to the product	Not applicable
Safe and responsible usage	
Recycling and/or safe disposal	

### 3. Number of consumer complaints in respect of the following:

Particulars	FY 24-25			FY 23-24		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	Nil	Nil	Nil	Nil	Nil	Nil
Advertising	Nil	Nil	Nil	Nil	Nil	Nil
Cyber-security	Nil	Nil	Nil	Nil	Nil	Nil
Delivery of essential services	Nil	Nil	Nil	Nil	Nil	Nil
Restrictive Trade Practices	Nil	Nil	Nil	Nil	Nil	Nil
Unfair Trade Practices	Nil	Nil	Nil	Nil	Nil	Nil
Other	53	Nil	Nil	Nil	Nil	Nil

### 4. Details of instances of product recalls on account of safety issues:

	Number	Reasons for recall
Voluntary recalls	Not Applicable	
Forced recalls		

### 5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy

Yes.

### 6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

Not Applicable

For and on behalf of the Board of Director

Place: Mumbai  
Date: August 29, 2025

Amit Dangi  
Whole Time Director  
DIN: 06527044

Divy Dangi  
Whole-Time Director  
DIN: 08323807