September 05, 2026

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 – AIIL

Sub: Business Responsibility & Sustainability Report for the FY 2025-26

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 2025-26 (the **"BRSR"**), which forms part of the 44th Annual Report of the Company.

The said report is also available on the website of the Company at https://www.authum.com/admin/uploads/Final%20Annual%20Report%202025-26.pdf

Kindly take the same on your records.

Thank you,
For **Authum Investment & Infrastructure Limited**

Dipyanti Ajaykumar Jaiswar

Dipyanti Jaiswar
Company Secretary & Compliance Officer

Annexure VIII

Business Responsibility & Sustainability Report

Financial Year: 2025-26

Section A : General Disclosures

I. DETAILS OF THE LISTED ENTITY

1	Corporate Identity Number (CIN) of the Company:	L51109MH1982PLC319008
2	Name of the Company:	Authum Investment & Infrastructure Limited
3	Year of Incorporation:	1982
4	Registered Office Address:	707, Raheja Centre, Free Press Journal Marg, Nariman Point, Mumbai 400021
5	Corporate Address:	The Ruby, 11th Floor, North-West Wing, Plot No. 29, Senapati Bapat Marg, Dadar (West), Mumbai 400 028
6	E-mail id:	secretarial@authum.com
7	Telephone No.:	+91-22- 67472117
8	Website:	www.authum.com
9	Financial Year reported:	April 1, 2025 to March 31, 2026
10	Name of the Stock Exchange(s) where shares are listed:	BSE Limited and National Stock Exchange of India Limited
11	Paid-up Capital:	Rs. 1,10,65,05,500/-
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report:	Name: Mrs. Dipyanti Jaiswar Designation: Company Secretary and Compliance Officer Telephone Number: +91-22- 67472117 E-mail id: secretarial@authum.com
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):	The disclosures are on a standalone basis
14	Name of assessment provider:	Kamal Garg & Associates Chartered Accountants
15	Type of assessment obtained:	Assessment of BRSR Core attributes. In accordance with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2025/42 Dated March 28, 2025, the Company has adopted the 'assessment' approach for the verification of its BRSR Core parameters

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	1. Investment & Trading 26.28% 2. Lending Business 73.72%

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

Sr. no	Product/Service	NIC Code	% of total turnover contributed
1.	Other financial service activities, except insurance and pension funding activities, n.e.c. • Investment & Trading	64990	26.28%
2.	Other credit granting • Lending Business	64920	73.72%

Note: The Ministry of Statistics and Programme Implementation (MoSPI) transitioned the National Industrial Classification framework from the 5-digit NIC-2008 to the newly expanded 6-digit NIC-2025 standard. The Company is currently in the process of mapping its core financial and investment activities, formerly classified under NIC 64990, 64920, and 68100, to the appropriate, highly granular 6-digit sub-classes under the new NIC-2025 concordance tables. Pending final regulatory integration by the Ministry of Corporate Affairs (MCA) and the Reserve Bank of India (RBI) into their respective electronic filing portals, the Company continues to report the legacy NIC-2008 codes to ensure reporting continuity and system compatibility.

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	Not applicable	25	25
International	Not applicable	Not applicable	Not applicable

19. Markets served by the entity.

a. Number of locations

Locations	Number of Offices
National (No. of. states and union territories)	14
	The Company serves the national market through a network of 25 offices strategically located across 14 States and Union Territories. The statewise presence is as follows: • Maharashtra: 5 locations • Gujarat: 4 locations • Tamil Nadu: 3 locations • Madhya Pradesh: 2 locations • Rajasthan: 2 locations • Single-location presence in: Andhra Pradesh, Chandigarh, Chhattisgarh, Karnataka, New Delhi, Odisha, Punjab, Telangana, Uttar Pradesh, and West Bengal.
International (No. of countries)	Not applicable

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

Not applicable. The Company operates exclusively within the domestic market.

c. A brief on types of customers

Authum serves a broad and diverse customer base, primarily located across rural and semi-urban India. The Company offers a comprehensive range of financing solutions designed to meet the specific needs of individuals, entrepreneurs, and businesses in these regions.

IV. EMPLOYEES:

20. Details as at the end of the Financial Year

a. Employees and workers (including differently abled)

Particulars		Total[1] A	Male		Female	
			No (B)	% (B/A)	No (C)	% (C/A)
		Employees				
1	Permanent(D)(On Roll)	358	312	87.15%	46	12.85%
2	Other than Permanent (E) (Off Roll)[2]	110	86	78.18%	24	21.82%
3	**Total employees (D + E)**	**468**	**398**	**85.04%**	**70**	**14.96%**
		Workers				
4	Permanent (F)	0	0	0	0	0
5	Other than Permanent (G)	0	0	0	0	0
6	**Total workers (F + G)**	**0**	**0**	**0**	**0**	**0**

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	100.00%	0	0
2.	Other than Permanent (E)[2]	0	0	0	0	0
3.	**Total employees (D+E)**	1	1	100.00%	**0**	**0**
		Differently Abled Workers				
1.	Permanent (F)	0	0	0	0	0
2.	Other than Permanent (G)	0	0	0	0	0
3.	Total employees (F+G)	0	0	0	0	0

21. Participation/ Inclusion/ Representation of women

Particulars	Total (A)	No. and percentage of females	
		No (B)	% (B/A)
Board of Directors	9	1	11.12%
Key Management Personnel	5	1	20.00%

22. Turnover rate for permanent employees and workers

Particulars	FY 2026			FY 2025			FY 2024		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent employees[1]	16.56%	2.15%	18.71%	17.48%	1.95%	19.42%	8.96%	2.24%	11.20%
Permanent workers	0	0	0	0	0	0	0	0	0

[1]Includes employees of all locations, except subsidiaries; excludes employees on deputation to other entities.

[2]Other than permanent' includes interns and employees on fixed term contracts.

fixed term contracts.

t' includes interns and employees on fixed term contracts.

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 of the listed entity? (Yes/ No)
1.	Open Elite Developers Limited (Formerly known as Reliance Commercial Finance Limited)	Wholly Owned Subsidiary	100.00%	No
2.	Authum Asset Management Company Private Limited	Wholly Owned Subsidiary	100.00%	No
3.	India SME Asset Reconstruction Company Limited (ISARC)	Subsidiary	88.37%	No
4.	Billion Dream Sports Private Limited	Wholly Owned Subsidiary	100.00%	No
5.	Authum Foundation	Wholly Owned Subsidiary	100.00%	No
6.	Primetek Pens Private Limited (Formerly known as Bic Cello (India) Private Limited)	Wholly Owned Subsidiary	100.00%	No
7.	Rivaara Labs Private Limited	Associate	35%	No
8.	Prataap Snacks Limited*	Enterprise in which company have significant influence	44%	No
9.	Nitco Limited*	Enterprise in which company have significant influence	46.77%	No
10.	MIRC Limited*	Enterprise in which company have significant influence	21.25%	No
11.	Katra Phytochem India Private Limited*	Enterprise in which company have significant influence	22.88%	No

* The investments in all 4 Companies stated above is strategic in nature and there is no intention to exercise control or have significant influence or participate in the management or affairs of these companies.and hence are not consolidated in the financial statement and not considered as associated companies for consolidation purpose

VI. CSR DETAILS:

24. (i) **Whether CSR is applicable as per section 135 of the Companies Act 2013:** Yes

(ii) **Turnover (Rs. in crores):** 2,520.00 crores (FY 2026)

(iii) **Net worth (Rs. in crores):** 14,551.50 crores (FY 2026)*

*Based on standalone equity share capital plus other equity as at March 31, 2026

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:

Stakeholder group from whom complaint is received	Grievance redressal mechanism in place (Yes/ No) (if yes, then provide web link for grievance redressal policy)	FY 2026			FY 2025		
		No. of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	No. of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities							
Investors (other than shareholders)	NA	-	-	-	-	-	-
Shareholders	Yes. www.authum.com	4	4	Resolved	1	0	Resolved
Employees and workers	Yes www.authum.com	-	-	-	-	-	-
Customers	Yes www.authum.com	294	19	-	91	1	Resolved
Value Chain Partners	NA	-	-	-	-	-	-
Others (Government and Regulators)	NA	-	-	-	-	-	-

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
1.	Economic Performance (Asset Quality & Investment Yields)	Risk & Opportunity	**Risk:** Market volatility impacts proprietary investments, while credit cycles affect the loan book. **Opportunity:** Effective resolution of stressed assets and strategic capital deployment drive sustainable growth.	The Company maintains a robust credit and investment risk management framework with stringent evaluation standards. For legacy assets, the company adopted a proactive resolution strategy, leveraging statutory mechanisms and specialized expertise to optimize recoveries and preserve stakeholder value.	**Positive:** Enhanced recovery margins and steady dividend yields. **Negative:** Elevated credit costs, provisioning requirements, or mark-to-market fluctuations.

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
2.	Corporate Governance, Ethics & Compliance	Risk	Operating in a highly regulated financial ecosystem requires unwavering adherence to evolving RBI, SEBI, and statutory guidelines to maintain operational licenses and stakeholder trust.	The Board oversees a comprehensive, dynamic compliance framework. The Company continuously monitors regulatory developments, conducts regular internal audits, and enforces a strict Code of Conduct and Whistleblower policy to foster a culture of transparency and ethical business practices.	**Negative:** Potential statutory penalties, increased compliance costs, and reputational impact.
3.	Data Privacy & Information Security	Risk	Safeguarding sensitive financial data, proprietary trading models, and borrower information is critical against the backdrop of increasingly sophisticated global cyber threats.	The Company continuously invests in upgrading its IT infrastructure and cybersecurity protocols. We employ multi-layered security measures, conduct periodic system audits, and prioritize data protection compliance to safeguard information and maintain operational resilience.	**Negative:** Remediation costs, potential regulatory scrutiny, and operational disruptions in the event of an incident.
4.	Financial Inclusion & MSME Empowerment	Opportunity	Addressing the credit gap in the Indian MSME and retail sectors presents a significant avenue to build a diversified, high-yielding portfolio while supporting grassroots economic growth.	Not Applicable (Opportunity). The Company is committed to expanding its reach to underserved segments by developing tailored credit solutions, scaling its branch network, and leveraging technology to enhance accessibility and turnaround times.	**Positive:** Expansion of the active loan book, generating a diversified and sustainable interest income stream.
5.	Human Capital Management & Talent Retention	Risk	The financial services industry is highly competitive. Retaining specialized professionals in fund management, risk analysis, and legal recovery is essential for executing the Company's strategic vision.	The Company focuses on building a dynamic, inclusive, and meritocratic workplace. We mitigate talent risk through competitive remuneration structures, continuous professional development programs, and employee engagement initiatives designed to attract and nurture key talent.	**Negative:** Increased costs associated with recruitment, onboarding, and potential short-term productivity impacts during transitions.

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
6.	ESG Integration & Sustainable Investing	Risk & Opportunity	**Risk:** Indirect exposure to transition risks through the carbon footprint of borrowers and investee companies. **Opportunity:** Allocating capital to sustainable businesses enhances long-term portfolio resilience.	The Company is progressively exploring the integration of ESG parameters (governance track records, environmental compliance) into its investment and credit evaluation processes, aiming to align portfolio strategies with sustainable, future-proof practices over time.	**Positive:** Resilient long-term portfolio yields and mitigated exposure to non-compliant sectors. **Negative:** Potential transition risks affecting the valuation of certain legacy investments.
7.	Asset Liability Management (ALM) & Liquidity Risk	Risk	NBFCs inherently face maturity mismatches between their funding sources and loan/ investment deployments. Severe liquidity crunches can threaten solvency and violate RBI's strict ALM guidelines.	The Asset Liability Management Committee (ALCO) actively monitors structural liquidity and interest rate sensitivity. The Company diversifies its borrowing profile, maintains adequate High-Quality Liquid Assets (HQLA), and runs regular stress tests in alignment with RBI frameworks.	**Negative:** Increased cost of borrowing, inability to deploy capital for high-yield opportunities, and potential regulatory strictures.
8.	Fair Practices Code & Customer Protection	Risk	With a large inherited retail and SME loan book, strict adherence to RBI's Fair Practices Code (FPC) and guidelines on outsourcing/ recovery agents is paramount to avoid supervisory penalties and reputational damage.	The Company enforces a board-approved Fair Practices Code, ensuring transparency in interest rate pricing and ethical recovery processes. We maintain a robust Internal Grievance Redressal mechanism and mandate strict code-of-conduct training for all direct selling and recovery agents.	**Negative:** RBI penalties, restrictions on business activities, elevated litigation costs, and erosion of brand equity.
9.	Scale-Based Regulation (SBR) & Capital Adequacy	Risk	As the Company's balance sheet expands through organic growth and acquisitions (like ISARC), transitioning across RBI's Scale-Based Regulatory (SBR) layers imposes increasingly stringent capital, exposure, and governance norms.	The Board and Risk Management Committee proactively map asset growth against SBR thresholds. The Company ensures capital adequacy ratios (CRAR) are maintained well above the regulatory minimum and continuously upgrades internal controls to seamlessly absorb enhanced compliance mandates.	Negative: Higher capital provisioning requirements limiting leverage, and elevated operational costs to sustain upgraded governance frameworks.

SECTION B : MANAGEMENT AND 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, including those in their value chains.

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 engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.

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

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	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	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	N	N	N	N	N	N	N	N	N
4. Name of the national and international codes/ certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle	Ind AS, Secretarial Standards, RBI Master Direction - Corporate Governance, LODR	N	N	SEBI SCORES 2.0 Framework	N	N	ASCI Guidelines (Advertising Standards Council of India)	N	RBI Fair Practices Code, Ombudsman Scheme

5. Specific commitments, goals and targets set by the entity with defined timelines, if any.

NGRBC Principle	Specific Commitment, Goal, or Target	Defined Timeline
Principle 1 & 4 (Ethics & Stakeholder Value)	"Authum 3.0" Strategic Pivot: Institutionalize and scale operations to transition from an equity-led investment platform to a diversified credit business. The goal is to deliver "stable and predictable cash flows" and sustainable value for all stakeholders, moving away from pure market-linked volatility.	Ongoing phase (Commenced Fiscal 2025)
Principle 2 (Safe & Sustainable Services)	Integrated Credit Platform & Asset Resolution: Build multiple platforms under the Credit Business to function as a "comprehensive integrated credit platform." This specifically includes scaling their newly acquired Asset Reconstruction Company (ISARC) to responsibly resolve distressed assets.	FY 2025-26 and beyond
Principle 3 (Employee Well-being)	Capacity Building & Upskilling: Ensure all employees receive mandatory annual training hours focused on cybersecurity awareness, regulatory compliance, and advanced credit risk assessment to navigate the evolving financial landscape	Annually
Principle 6 (Environment)	Digital Lending & Paperless Operations: Scale the 'E-collect' application and digital onboarding portals to significantly increase the percentage of paperless KYC and loan disbursements, thereby reducing the Company's operational carbon and paper footprint.	Annually Continuous progression through FY 2026-27

NGRBC Principle	Specific Commitment, Goal, or Target	Defined Timeline
Principle 7 (Public Policy)	Ecosystem Enablement for MSMEs: The Company contributes to the broader regulatory vision of a formalized MSME sector through direct market participation. Without relying on formal industry lobbying, the Company advocates for robust credit access by demonstrating successful, scalable financial inclusion through its own portfolio, thereby supporting the transition of informal enterprises into the formalized corporate ecosystem.	Ongoing
Principle 8 (Inclusive Growth & CSR)	Community Economic Value: Fulfill the mandate of improving social relations with local communities by generating shared economic value and operationalizing statutory CSR commitments across their operational footprint.	Annually
Principle 9 (Value to Consumers)	Distribution & Access Expansion: Expand the pan-India distribution network (currently spanning 27 branches and a 450+ member team) and leverage the 'E-collect' mobile application to widen consumer access to their expansive suite of secured and unsecured credit products.	Short-to-medium term

6. Performance of the entity against the specific commitments, goals and targets along with reasons in case the same are not met.

Commitment	Current Performance Status (FY 2025-26)	Reasons in case the same are not met / Remarks
"Authum 3.0" Strategic Pivot (Transition from Equity to Credit)	Achieved / Ongoing. For FY 2026, lending activity generated a segment result of Rs_1349.69 Crores.	The transition is a phased multi-year evolution; while the credit engine is now operational, full scale-up is ongoing to ensure asset quality.
Integrated Credit Platform (ISARC Acquisition)	Achieved. Successfully completed the acquisition of 88.37% stake in India SME ARC (ISARC).	Milestone achieved within the defined timeline; focus has now shifted to harvesting recoveries from the distressed asset pool.
Operationalize the Authum Foundation (CSR)	Achieved. The Authum Foundation was officially incorporated as a Section 8 company on December 5, 2025. Board-level oversight is in place for the current year's deployment.	The entity is now fully enabled to execute the mandatory 2% CSR spend with greater structural transparency.
Distribution & Access Expansion (25 Branches / 450+ Staff)	Met. The network has successfully reached 25 branches and a team size of 450+ members with robust collection capabilities.	Expansion targets were met; further scaling will be calibrated based on the growth of the new loan originations.
Zero Data Breaches & DPDP Alignment	Met / Continuous. No reportable data breaches were recorded during the year. Implementation of the 'E-collect' mobile application and LOS/LMS systems follows strict data encryption protocols.	Data security is a continuous target; the company is currently auditing its systems for full technical alignment with the DPDP Act, 2023.
100% Compliance Training (AML/KYC/Ethics)	Met. Integrated mandatory training modules into the annual HR cycle. Periodic concurrent audits verify that all frontline credit and collection staff are certified.	Ongoing target to ensure 100% adherence for all new joiners added during the 450+ member team expansion.
Digital & Paperless Operations	Ongoing. Significant migration of legacy RCFL data to digital LOS/LMS platforms. 'E-collect' application has reduced physical paperwork for field collection significantly.	The complete elimination of physical files for legacy distressed assets is a long-term project due to the need for physical legal documentation in court processes.

Governance, leadership and oversight	
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).	Dear Stakeholders, At Authum Investment & Infrastructure Limited, we view our responsibility toward sustainability not merely as a compliance mandate, but as a strategic pillar of our corporate evolution. As we continue our transition into 'Authum 3.0', moving from an equity-led investment platform to a diversified, integrated credit business, our commitment to environmental, social, and governance (ESG) principles remains central to our value creation story. The past year has presented significant challenges, primarily revolving around the seamless integration of legacy distressed assets (including the RCFL loan book) and the rigorous requirements of RBI's Scale-Based Regulations. Navigating the evolving landscape of digital data privacy under the DPDP Act, 2023, and managing the cyber-resilience of our expanding 'E-collect' digital infrastructure are ongoing operational priorities that we address with the highest level of board-level oversight. We have reached several pivotal milestones this fiscal year. The successful acquisition and integration of India SME ARC (ISARC) has bolstered our capacity for responsible asset resolution, while our capital infusion of ₹2,050 Crores has provided the fuel to scale our credit operations. On the social front, the formal incorporation of the Authum Foundation allows us to channel our CSR commitments with greater transparency and local impact. Furthermore, we have expanded our reach to 25 branches and a 450+ member team, significantly enhancing financial access for the MSME sector. Looking ahead, our targets are clear viz. achieving full digital integration of our loan lifecycle to minimize our environmental footprint, maintaining a zero-compromise stance on data security, and progressively enhancing gender diversity across our workforce. By aligning our growth with the National Guidelines on Responsible Business Conduct (NGRBC), we aim to build a resilient, ethical, and inclusive financial institution that delivers predictable value to all our stakeholders. Sincerely, Mr. Amit Dangi Whole Time Director

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Mr. Amit Dangi Whole Time Director DIN: 06527044								
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 various projects including ESG related Policies. The composition of CSR Committee is available at Corporate Governance Section of Annual Report								
10. Details of Review of NGRBCs by the Company:	Indicate whether review was undertaken by Director/Committee of the Board/ Any other Committee								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
Scope:									
• Performance against above policies and follow up action	Board of Directors and respective Board Committees								

• Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Compliance with statutory requirements relevant to the NGRBC Principles is overseen through the Company's established governance and compliance framework, involving the Board of Directors, the Audit Committee, the Compliance Officer and the respective functional heads, as applicable. Any instances of non-compliance identified through the Company's compliance and review processes are required to be appropriately examined and corrective / remedial actions taken in accordance with the applicable statutory requirements.
Frequency:	
• Performance against above policies and follow up action	Annually; the progress updates are briefed to respective Board Committees.
• Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances.	Ongoing/ Continuous monitoring, through respective committees of the Board.

	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):

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

PRINCIPLE 1

Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable

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 programme
Board of Directors (BOD)	5	POSH, Code Of Conduct, Infosec Awareness, Fire Safety, Understanding PMLA and KYC	100%
Key Managerial Personnel (KMPs)	14	POSH, Code Of Conduct, Infosec Awareness, Fire Safety, Advanced Excel, Behavioral Training, Understanding PMLA and KYC	100%
Employees other than BOD and KMPs	14		100%
Workers	N.A.	N.A.	N.A.

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 Requirements) Regulations, 2015 and as disclosed on the entity's website):

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

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, Authum maintains a zero-tolerance approach toward bribery and corruption. This commitment is institutionalized through the primary documents:

   1. **Code of Conduct:** Mandates that all Directors and Senior Management act with integrity and professionalism, strictly prohibiting the use of Company assets or positions for personal gain.

      The weblink is:

      https://www.authum.com/admin/uploads/CodeofConductOfBoardOfDirectorsAndSeniorManagementPersonnel.pdf

   2. **Whistle Blower Policy:** Provides a secure channel for employees and directors to report genuine concerns about unethical behavior, actual or suspected fraud, or violations of the Code of Conduct.

      The weblink is:

      https://www.authum.com/admin/uploads/1.3%20Whistle%20blower%20Policy_07.02.2025.pdf

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 2026	FY 2025
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	NA	NA

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

Particulars	FY 2026		FY 2025	
	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 (x) 365)/ Cost of goods/ services procured) in the following format:**

	FY 2026	FY 2025
Number of days of accounts payables	NA	NA

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 2026	FY 2025
Concentration of Purchases[7]	(a) Purchases from trading houses as % of total purchases	-	-
	(b) Number of trading houses where purchases are made from	-	-
	(c) Purchases from top 10 trading houses as % of total purchases from trading houses	-	-

Parameter	Metrics	FY 2026	FY 2025
	(a) Sales to dealers/distributors as % of total sales	-	-
	(b) Number of dealers/distributors to whom sales are made	-	-
	(c) Sales to top 10 dealers/distributors as % of total sales to dealers/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)	142.30	298.57
	(d) Investments (Investments in related parties/Total Investments made)	760.90	1802.46

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
Nil	Nil	Nil

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

Yes. Authum Investment & Infrastructure Limited has institutionalized several overlapping processes to ensure that personal interests of Board members do not compromise their fiduciary duties.

Process/ Mechanism	Details of Implementation
Annual Disclosures	At the first Board meeting of every financial year, and whenever there is a change, all Directors provide a formal disclosure of their interest in other entities (Form MBP-1) and a declaration of Independence (for Independent Directors) as per the Companies Act, 2013.
Code of Conduct Adherence	All Board members and Senior Management sign an annual confirmation of compliance with the Code of Conduct. The Code explicitly mandates that Directors take informed business decisions not influenced by personal gain and minimize situations of conflict.
Recusal Mechanism	During Board or Committee meetings, any Director who has a potential interest in a specific agenda item (especially regarding investments or credit sanctions) is required to disclose that interest and recuse themselves from the deliberations and voting on that matter.
Audit Committee Oversight	The Audit Committee, comprising a majority of Independent Directors, reviews all material Related Party Transactions (RPTs). Independent Directors have a specific mandate to arbitrate in situations of conflict between management and shareholder interests.

Authum also employs a multi-layered governance framework to manage conflicts involving Board members and Key Managerial Personnel (KMPs). These processes are designed to maintain the "Independence" of decision-making as the firm scales its credit and investment operations.

- Fit and Proper Criteria: In line with Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, the Nomination and Remuneration Committee (NRC) conducts a "Fit and Proper" assessment of Directors annually.
- Related Party Transaction Policy: The Company has a Board-approved RPT Policy that defines the framework for identifying and reporting transactions with entities where KMPs or Directors may have an interest. All such transactions are conducted at Arm’s Length and in the ordinary course of business.
- Insider Trading Code: The Compliance Officer monitors the trading activities of KMPs and their immediate relatives through a Structured Digital Database (SDD) to ensure that non-public, price-sensitive information is not used for personal gain.

- Vigil Mechanism: The Whistle Blower Policy provides a secure channel for any employee to report concerns regarding unethical behavior or conflicts of interest at the Board or KMP level directly to the Chairman of the Audit Committee.

The weblink for all of the above enshrined policies is: **https://www.authum.com/policies.php**

PRINCIPLE 2 Businesses should provide goods and services in a manner that is sustainable and safe

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 2026	FY 2025	Details of improvements in environmental and social impacts
R&D	0%	0%	The Company is a financial services entity and does not maintain a dedicated R&D department for technological innovation.
Capex	100%	0%	the Company invests in digital infrastructure (LOS/LMS), these are currently classified as operational technology rather than "specific environmental/social technologies."

BIFMA = Business and Institutional Furniture Manufacturers Association

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

Yes

(b) If yes, what percentage of inputs were sourced sustainably?

The Company endeavours to source inputs responsibly and sustainably, wherever applicable. However, sustainable sourcing was not separately tracked or quantified during FY 2025-26; accordingly, the percentage of inputs sourced sustainably cannot be reliably determined.

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.

The Company does not manufacture or sell physical products that generate hazardous waste or e-waste at the end of their life cycle. The Company's primary business is the digital delivery of financial products and services, and it continuously endeavours to minimize its environmental footprint through technology-driven operations.

While the Company does not have end-of-life products requiring reclamation, it has established an Internal Waste Management Process to responsibly manage operational waste generated from its offices and branch network.

- Plastics (including packaging): Limited plastic waste arising from office procurement and packaging materials is segregated at source and disposed of through certified waste management agencies for recycling or environmentally responsible disposal.
- E-waste: The Company does not generate e-waste as part of its products or services. Any obsolete IT equipment or electronic peripherals generated from internal operations are disposed of through authorized e-waste recyclers.
- Hazardous waste: The Company's operations do not generate hazardous waste as part of its business activities. Any incidental hazardous waste, such as used batteries or electronic components from office infrastructure, is handled and disposed of through authorized agencies.
- Other waste: Residual paper waste generated across the Company's network of over 2,725 branches and offices is securely shredded and handed over to authorized recycling vendors for reclamation and recycling. General office waste is segregated and disposed of through approved municipal waste management systems.

Through its digital-first approach, responsible waste segregation practices, and engagement with authorized recycling and disposal partners, the Company seeks to ensure that the environmental impact of its operations is minimized and managed in a circular, compliant, and sustainable manner.

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**

   Not Applicable

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 in the following format?**

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
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

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
N.A.	N.A.	N.A.

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 2026	FY 2025
N.A.	N.A.	N.A.

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 2026			FY 2025		
	Re-used	Recycled	Safely Disposed	Re-used	Recycled	Safely Disposed
Plastics (including packaging)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
E-waste	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Hazardous waste	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other waste	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

5. **Reclaimed products and their packaging materials (as percentage of products sold) for each product category:**

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
N.A.	N.A.

PRINCIPLE 3 Businesses should respect and 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		Others	
		Number (B)	% (B/A	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)	Number (G)	% (G/A)
Permanent Employees (On Roll)													
Male	312	312	100%	312	100%	-	-	10	3.21%	6	1.92%	312	312
Female	46	46	100%	46	100%	4	8.70%	-	-	-	-	46	46
Total	**358**	**358**	**100%**	**358**	**100%**	**4**	**1.12%**	**10**	**2.79%**	**6**	**1.68%**	**358**	**358**
Other than Permanent employees													
Male	86	86	100%	86	100%	-	-	-	-	-	-	86	86
Female	24	24	100%	24	100%	8	33.33%	-	-	-	-	24	24
Total	**110**	**110**	**100%**	**110**	**100%**	**8**	**7.27%**	**-**	**-**	**-**	**-**	**110**	**110**

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

Category	Total (A)	% of workers 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 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 2026	FY 2025
Cost incurred on well-being measures as a % of total revenue of the company	0.05	0.03

2. **Details of retirement benefits, for current financial year and previous financial year.**

Benefits	FY 2026			FY 2025		
	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/NA)	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/NA)
Provident fund	100%	NA	Yes	100%	NA	Yes
Gratuity	100%	NA	Yes	100%	NA	Yes
Employee state insurance	1%	NA	Yes	11%	NA	Yes
Others – Insurance	–	–	–	–	–	–

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 Company is committed to providing an inclusive and accessible workplace for all employees, including persons with disabilities, in line with the requirements of the Rights of Persons with Disabilities (RPwD) Act, 2016.

The Company's Corporate and Registered Offices are located in established commercial buildings that provide accessibility features such as ramp access, elevators with accessible controls, and other common-area infrastructure designed to facilitate ease of movement for differently abled individuals.

Across its branch network, the Company endeavours to lease office premises that offer reasonable accommodation and accessible infrastructure to the extent feasible. While accessibility features may vary depending on the building and location, accessibility is considered an important criterion during the selection of new office premises. Where required, the Company also provides reasonable workplace accommodations to enable employees with disabilities to perform their roles effectively.

The Company remains committed to continually enhancing workplace accessibility and fostering an inclusive work environment that promotes equal opportunity and participation for all 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**

Yes. The Company has adopted an Equal Opportunity Policy in accordance with the principles of the Rights of Persons with Disabilities (RPwD) Act, 2016, reaffirming its commitment to providing an inclusive, diverse, and discrimination-free workplace.

The Policy is integrated with the Company's broader Business Responsibility (BR) framework and ensures equal opportunities in recruitment, training, career development, promotion, compensation, and all other aspects of employment, irrespective of caste, creed, gender, race, religion, disability, or sexual orientation.

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

	Permanent employees		Permanent workers	
	Return to work rate	**Retention rate**	**Return to work rate**	**Retention rate**
Male	100%	_	NA	NA
Female	100%	_	NA	NA
Total	**100%**	_	**NA**	**NA**

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	Yes. A system is available internally for employees to raise grievance including issues pertaining to women safety and improper behaviour at workplace. The grievance, once raised, is duly investigated and appropriate action is taken as per the organizational policy.
Other than Permanent Employees	Yes. A system is available internally for employees to raise grievance including issues pertaining to women safety and improper behaviour at workplace. The grievance, once raised, is duly investigated and appropriate action is taken as per the organizational policy.

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

Category	FY 2026			FY 2025		
	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	Nil	Nil	Nil	Nil	Nil	Nil
- Male	Nil	Nil	Nil	Nil	Nil	Nil
- Female	Nil	Nil	Nil	Nil	Nil	Nil
Total permanent workers	Nil	Nil	Nil	Nil	Nil	Nil
- Male	Nil	Nil	Nil	Nil	Nil	Nil
- Female	Nil	Nil	Nil	Nil	Nil	Nil

Note: The Company does not have any Employee Association. However, the Company recognizes the Right to freedom of Association and does not discourage collective bargaining. Notably, the Company does not have any Workers under employment.

8. **Details of training [11] given to employees and workers:**

Category	FY 2026					FY 2025				
	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	312	312	100%	312	100%	285	285	100%	285	100%
Female	46	46	100%	46	100%	41	41	100%	41	100%
Total	**358**	**358**	**100%**	**358**	**100%**	**326**	**326**	**100%**	**326**	**100%**
Workers										
Male	The Company does not have any Workers under employment.									
Female										
Total										

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

Category	FY 2026			FY 2025		
	Total (A)	Number (B)	% (B/A)	Total (C)	Number (D)	% (D/C)
Employees						
Male	312	312	100%	285	285	100%
Female	46	46	100%	41	41	100%
Total	**358**	**358**	**100%**	**326**	**326**	**100%**
Workers						
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
Total	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**

11 Employees with zero mandays are considered untrained.

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?

Yes.

(b) What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

The company utilizes a structured approach to identify and mitigate risks, recognizing that in a financial services environment, "hazards" are primarily ergonomic, electrical, or psychological.

- Routine Basis: The Administration team conducts periodic facility and infrastructure reviews to ensure fire safety compliance (NOCs), electrical load stability, and workstation ergonomics.
- Non-Routine Basis: Assessments are performed during the onboarding of new premises or during significant structural modifications. In the event of an incident or "near-miss," a root-cause analysis is conducted to update the risk register and prevent recurrence, as envisioned under the proactive safety duties of the New Labour Codes.

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

Yes. Authum maintains a transparent Grievance Redressal Mechanism and a Whistle Blower Policy through which employees and workers can report potential work-related hazards. In alignment with the OSH Code, 2020, the entity recognizes the employee's right to information and safety. This process empowers individuals to remove themselves from situations of immediate danger such as fire or structural concerns without fear of reprisal, ensuring that the "Right to a Safe Workplace" is substantively protected.

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

Yes. While the Company does not directly operate medical facilities, it ensures that its 450+ member team has comprehensive access to healthcare services through a robust corporate wellness framework.

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

Safety Incident/Number	Category	FY 2026	FY 2025
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	NIL	NIL
	Workers	NIL	NIL
Total recordable work-related injuries	Employees	NIL	NIL
	Workers	NIL	NIL
No. of fatalities	Employees	NIL	NIL
	Workers	NIL	NIL
High consequence work-related injury or ill-health (excluding fatalities)	Employees	NIL	NIL
	Workers	NIL	NIL

*Including in the contract workforce.

The Company maintains a 'Zero-Incident' safety record, consistent with its operational profile as a financial services entity. The NIL figures reported above are substantiated by a digitized accident register maintained in accordance with the Occupational Safety, Health and Working Conditions (OSH) Code, 2020. To maintain this status, the Company performs periodic electrical and fire safety audits across all 27 branch locations and provides ergonomic support to its 450+ member team. In line with its responsibilities as a Principal Employer under the OSH Code, the Company ensures that the safety management system encompasses 100% of the contract workforce ('Workers'). Further, in light of the Social Security Code's broader mandate, the Company also prioritizes commuter safety for its 450+ member team during official travel and field visits.

12. Describe the measures taken by the entity to ensure a safe and healthy work place.

The Company is committed to providing a safe, healthy, and secure workplace for all employees, contractors, and visitors. It has established policies, procedures, and infrastructure to promote occupational health, employee well-being, and workplace safety across its Corporate Office and branch network.

Key measures implemented by the Company include:

- Health & Safety Framework: The Company has instituted workplace health and safety practices in accordance with applicable statutory requirements and regularly reviews them to ensure a safe working environment.

- Safe Office Infrastructure: Offices are equipped with fire detection and alarm systems, fire extinguishers, emergency exits, evacuation plans, CCTV surveillance, access control systems, and adequate lighting and ventilation. Periodic inspections and preventive maintenance are carried out to ensure operational readiness.
- Emergency Preparedness: Fire drills and emergency evacuation procedures are conducted periodically. Employees are made aware of emergency response protocols, assembly points, and evacuation procedures.
- Occupational Health & Well-being: Employees are covered under Group Mediclaim and Group Personal Accident insurance policies. The Company also promotes employee well-being through health awareness initiatives, periodic health check-up camps (where applicable), and access to medical assistance during emergencies.
- Workplace Hygiene: Regular housekeeping, sanitization, pest control, and maintenance activities are undertaken to ensure clean and hygienic workspaces across all offices.
- Prevention of Harassment: The Company maintains a zero-tolerance approach towards harassment and has constituted an Internal Committee under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. Employees are encouraged to report concerns through established grievance redressal mechanisms.
- Employee Awareness: Regular communication and awareness programmes are conducted on workplace safety, emergency response, cybersecurity, health, and responsible workplace practices.

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

Benefits	FY 2026			FY 2025		
	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	Nil	N.A.	Nil	Nil	N.A.
Health & Safety	Nil	Nil	N.A.	Nil	Nil	N.A.

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	Nil
Working conditions	Nil

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.

During the reporting period, no safety-related incidents requiring significant corrective action were reported.

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).

Employees: Yes

Workers: 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 are done with our value chain partners. We ensure that statutory dues are deducted and deposited with 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/ are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:**

Benefits	Total no. of affected employees/ workers		No. of employees/ workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2026	FY 2025	FY 2026	FY 2025
Employees	Nil	Nil	Nil	Nil
Workers	Nil	Nil	Nil	Nil

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. With a growing but lean workforce of approximately 468 employees across 25 locations, the Company manages career endings in accordance with standard HR policies. Employee exits and retirements are handled through a structured full and final (F&F) settlement process, ensuring the timely disbursement of all statutory terminal benefits (such as Gratuity, Provident Fund, and) as mandated by law.

5. **Details on assessment of value chain partners:**

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	Not Applicable.
Working conditions	Pursuant to the Securities and Exchange Board of India (SEBI) Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2025/42 dated March 28, 2025 (Measures to facilitate ease of doing business with respect to framework for assurance or assessment, ESG disclosures for value chain, and introduction of voluntary disclosure on green credits), the regulatory framework has introduced significant flexibilities for value chain reporting. Specifically, Para 3.12 of the aforementioned circular modifies the Master Circular to state that 'ESG disclosures for the value chain shall be applicable to the top 250 listed entities (by market capitalization), on a voluntary basis from FY 2025-26.' In accordance with this regulatory relief designed to facilitate the ease of doing business, Authum Investment & Infrastructure Limited has consciously opted not to voluntarily provide ESG-specific disclosures (including health, safety, and working conditions assessments) for its value chain partners for the financial year 2025-26. While formal ESG assessments of the value chain have been deferred, the Company maintains its rigorous internal controls by ensuring that all key manpower sourcing and service partners undergo standard financial and statutory compliance verifications prior to engagement. The Company will continue to monitor SEBI's evolving glide path and evaluate the comprehensive reporting of value chain metrics in future reporting cycles.

6. **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.**

Not applicable (refer description in Q.5. supra)

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.

Authum Investment & Infrastructure Limited identifies its key stakeholder groups through a systematic and continuous assessment integrated within its broader Risk Management and Corporate Governance frameworks. The identification process is driven by the degree of mutual impact, evaluating how the Company's financial services and operations affect a group, and conversely, how that group influences the Company's strategic and operational objectives.

The process utilizes three primary filters:

- Dependency: Identifying groups critical to day-to-day operations, capital flow, and value creation (e.g., Employees, Borrowers, Lenders).
- Influence: Mapping entities that shape the regulatory and economic environment (e.g., Regulators like RBI and SEBI, Shareholders).
- Responsibility: Recognizing groups toward whom the Company has a statutory or ethical obligation, including through its Corporate Social Responsibility (CSR) mandate (e.g., Local Communities).

This stakeholder mapping is periodically reviewed by the executive management and the Board of Directors to ensure emerging voices, regulatory shifts, and market dynamics are effectively integrated into the Company's ESG strategy.

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 & marginalized group (Yes/ No)	Channels of communication	Frequency of engagement (Annual/ half yearly/ quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Shareholders & Investors	No	Annual General Meetings (AGM), Annual Reports, Stock Exchange Disclosures, Investor Presentations	As required	Financial performance, strategic acquisitions, corporate governance, capital allocation, and long-term value creation.
Lenders, Banks & Debenture Holders	No	Periodic financial reporting, covenant compliance certificates, one-on-one management meetings	Monthly/ Quarterly	Debt servicing capabilities, capital adequacy, asset liability management (ALM), and funding costs
Regulators & Government Authorities (RBI, SEBI, MCA)	No	Statutory filings, periodic reporting, compliance audits, official correspondence	Ongoing/ Periodic	Adherence to NBFC prudential norms, timely submission of financial data, corporate governance compliance, and systemic risk management.
Credit Rating Agencies	No	Management discussions, operational data submissions, performance reviews.	Quarterly / Annually	Review of credit portfolio, risk management frameworks, liquidity buffers, and corporate governance to determine credit ratings.

Stakeholder group	Whether identified as vulnerable & marginalized group (Yes/ No)	Channels of communication	Frequency of engagement (Annual/ half yearly/ quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees & Workers	No	Website, performance appraisals, internal circulars, whistleblower mechanism, training sessions	Ongoing/ Periodic	Career development, occupational health and safety, remuneration parity, skill enhancement, and workplace well-being.
Customers/ Borrowers	No	Relationship managers, emails, branch visits, corporate website, formal grievance redressal mechanism.	Ongoing	Credit appraisal, restructuring of distressed assets, transparent communication of terms, and timely resolution of service grievances
Local Communities	Yes	CSR partnerships, NGO interactions, community development programs, emails.	Annually/ Need-based	Financial literacy, local socio-economic development, health and wellness initiatives, and equitable growth.

Note: The stakeholder groups, channels of communication, frequencies of engagement, and key topics outlined in the table above are indicative and represent the Company's primary and most material interactions during the financial year. Given the dynamic nature of the financial services sector and the Company's expansive operational scale, the Company continuously engages with various sub-groups and utilizes additional communication channels on an ongoing, need-based basis. Therefore, this list should be viewed as a representative summary rather than an exhaustive inventory of all stakeholder engagements

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.**

   At Authum Investment & Infrastructure Limited, direct consultation with stakeholders on economic, environmental, and social (ESG) topics is operationally delegated to the Executive Management and specific statutory committees, ensuring that engagements are managed by relevant subject-matter experts. For instance, the Corporate Social Responsibility (CSR) Committee oversees interactions with local communities regarding social initiatives, the Stakeholders Relationship Committee (SRC) and Investor Relations team manage economic and governance dialogues with shareholders, while the Human Resources department and Risk Management Committee (RMC) capture operational and workplace feedback from employees and value chain partners. This delegated feedback loop is formally integrated into the Board's oversight mechanism through the presentation of consolidated committee reports, compliance updates, and risk management assessments during quarterly Board meetings, thereby equipping the Board of Directors with synthesized, actionable intelligence to guide ESG-aligned strategic decision-making.

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.**

   No.

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

   Not Applicable

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 2026			FY 2025		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees						
Permanent	-	-	-	-	-	-
Other than permanent	-	-	-	-	-	-
Total employees	**-**	**-**	**-**	**-**	**-**	**-**
Workers						
Permanent	The Company does not employ workers.					
Other than permanent						
Total workers						

2. Details of minimum wages paid to employees and workers, in the following format:

Category	FY 2026					FY 2025				
	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	358	-	-	358	100%	326	-	-	326	100%
- Male	312	-	-	312	100%	285	-	-	285	100%
- Female	46	-	-	46	100%	41	-	-	41	100%
Other than Permanent	110			110	100%	101	-	-	101	100%
- Male	86			86	100%	71	-	-	71	100%
- Female	24			24	100%	30	-	-	30	100%
Workers										
Permanent	The Company does not employ workers.									
- Male										
- Female										
Other than Permanent										
- Male										
- Female										

3. Details of remuneration/ salary/ wages, in the following format:

(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	1.17		
Key Managerial Personnel (KMP)	1	1.17	1	0.19
Employees other than BOD and KMP	309	27	47	5.12
Workers	-	-	-	-

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

Particulars	FY 2026	FY 2025
Gross wages paid to females as % of total wages	12.41%	9.66%

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.**

The Company is committed to upholding and respecting human rights across its operations and has established internal mechanisms to ensure that any concerns or grievances relating to human rights are addressed promptly, fairly, and confidentially.

The Company's grievance redressal framework includes the following mechanisms:

- Prevention of Sexual Harassment (POSH): The Company has constituted an Internal Committee in accordance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, to address complaints relating to sexual harassment in a fair, impartial, and time-bound manner.
- Whistle Blower Mechanism: Employees and other stakeholders may report any unethical behaviour, fraud, abuse of authority, discrimination, retaliation, or violations of the Company's Code of Conduct through the Whistle Blower/Vigil Mechanism. The Company ensures confidentiality and protection against retaliation for individuals reporting concerns in good faith.

6. **Number of Complaints on the following made by employees and workers:**

	FY 2026			FY 2025		
	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	NIL	NIL	NIL	NIL	NIL
Discrimination at workplace	Nil	Nil	Nil	Nil	Nil	Nil
Child Labour	Nil	Nil	Nil	Nil	Nil	Nil
Forced Labour/ Involuntary Labour	Nil	Nil	Nil	Nil	Nil	Nil
Wages	Nil	Nil	Nil	Nil	Nil	Nil
Other human rights related issues	Nil	Nil	Nil	Nil	Nil	Nil

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

Particulars	FY 2026	FY 2025
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	Nil	Nil
Complaints on POSH as a % of female employees/workers	Nil	Nil
Complaints on POSH upheld	Nil	Nil

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

The Company ensures that employees who report discrimination, harassment, or other workplace misconduct can do so without fear of retaliation or adverse consequences.

Key safeguards include:

- **Non-Retaliation Policy:** The Company strictly prohibits any form of retaliation, victimization, intimidation, or adverse employment action against any individual who, in good faith, reports a concern, participates in an investigation, or provides information during grievance proceedings.
- **Confidentiality:** Complaints and investigations are handled with the highest degree of confidentiality. Information is shared only with individuals directly involved in the investigation and resolution process.

Independent and Fair Investigation: Complaints are investigated impartially through designated committees or authorized personnel, including the Internal Committee under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, where applicable. All parties are provided an opportunity to present their views before a decision is made.

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

No.

10. Assessments for the year:

	% 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 – (assessment by statutory authorities)	Nil

11. Provide details of any corrective actions taken or underway to address significant risks/ concerns arising from the assessments at Question 10 above. Not Applicable

Leadership Indicators

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

None

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

Also refer Q.3 (P3) in this context (mutatis mutandis).

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

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual harassment	Not Applicable.
Discrimination at workplace	Pursuant to the Securities and Exchange Board of India (SEBI) Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2025/42 dated March 28, 2025 (Measures to facilitate ease of doing business with respect to framework for assurance or assessment, **ESG disclosures for value chain, and introduction of voluntary disclosure on green credits), the regulatory framework has introduced significant flexibilities for value chain reporting. Specifically, Para 3.12 of the aforementioned circular modifies the Master Circular to state that 'ESG disclosures for the value chain shall be applicable to the top 250 listed entities (by market capitalization), on a voluntary basis from FY 2025-26.'** In accordance with this regulatory relief designed to facilitate the ease of doing business, Authum Investment & Infrastructure Limited has consciously opted not to voluntarily provide ESG-specific disclosures (including health, safety, and working conditions assessments) for its value chain partners for the financial year 2025-26. While formal ESG assessments of the value chain have been deferred, the Company maintains its rigorous internal controls by ensuring that all key manpower sourcing and service partners undergo standard financial and statutory compliance verifications prior to engagement. The Company will continue to monitor SEBI's evolving glide path and evaluate the comprehensive reporting of value chain metrics in future reporting cycles.
Child labour	
Forced labour/involuntary labour	
Wages	
Others – please specify	

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

   Not Applicable

PRINCIPLE 6 Businesses should respect and make efforts to protect and restore the environment

Essential Indicators:

1. **Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:**

   Basis of preparation - environmental estimates: Authum is an office-based NBFC and direct physical activity data for the environmental indicators was not available for FY 2025-26. In accordance with the Industry Standards on Reporting of BRSR Core, the Company has used prescribed/permitted estimation approaches only where objective inputs were available. Purchased grid electricity has been estimated from separately identifiable electricity expenditure in the standalone trial balance using the Industry Standards' Maharashtra commercial-office tariff proxy. Water has been estimated using the CGWA norm of 45 litres per head per working day. No unsupported estimate has been made for Scope 1 emissions or waste tonnage where the necessary underlying inputs were unavailable. Assumptions and limitations are disclosed with the respective indicators.

(In Gigajoules)

Parameter	FY 2026	FY 2025
From renewable sources		
Total electricity consumption (A)	Not separately identified*	Not separately quantified in FY 2024-25 BRSR
Total fuel consumption (B)	Not quantified*	Nil (as reported in FY 2024-25 BRSR)
Energy consumption through other sources (C)	Not separately identified*	Not separately quantified in FY 2024-25 BRSR

Parameter	FY 2026	FY 2025
Total energy consumed from renewable sources (A+B+C)	Not separately identified*	Not separately quantified in FY 2024-25 BRSR
From non-renewable sources		
Total electricity consumption (D)	3,300.24 GJ*	Negligible (as reported in FY 2024-25 BRSR)
Total fuel consumption (E)	Not quantified*	Nil (as reported in FY 2024-25 BRSR)
Energy consumption through other sources (F)	Not separately identified*	Not separately quantified in FY 2024-25 BRSR
Total energy consumed from non-renewable sources (D+E+F)	3,300.24 GJ*[1]	Negligible / not quantified
Total energy consumed (A+B+C+D+E+F)	3,300.24 GJ*[1]	Negligible / not quantified
Energy intensity per rupee of turnover (Total energy consumed/Revenue from operations in H crore)	1.30962 GJ/ ₹crore*	Negligible / not quantified
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP), (Total energy consumed/Revenue from operations in H crore adjusted for PPP)	2.66376 GJ/million international $*	Not quantified
Energy intensity in terms of physical output	7.06689 GJ/FTE*	Not quantified
Energy intensity (optional) – the relevant metric may be selected by the entity (GJ/full time equivalent employee)	Not separately reported — FTE has been used as the service-sector output metric above	Not quantified

[1] The computations for energy consumption and intensity metrics have been derived utilizing the Spend-based/Carbon Accounting Proxy (CAP) methodology, in alignment with the flexibilities provided for the service sector under the Industry Standards Note on BRSR Core (dated December 20, 2024). State-specific electricity proxy tariffs are sourced directly from Annexure-1 of the aforementioned ISF Note. For fuel estimation, average annual diesel prices were sourced from the India Climate & Energy Dashboard (ICED) by NITI Aayog. The conversion of physical quantities to standard energy units (Gigajoules) strictly adheres to the globally recognized GHG Protocol and IPCC Guidelines (applying 3.6 MJ per kWh and 38.6 MJ per liter of diesel). Furthermore, the Purchasing Power Parity (PPP) adjusted revenue intensity incorporates the latest available India PPP conversion factor (20.42) published by the World Bank's International Comparison Program (ICP), with intensity calculations represented in absolute base Joules to ensure reporting precision.

*Basis of estimation: Direct physical electricity-consumption data was not available for FY 2025-26. Accordingly, the Company has applied the spend-based Carbon & Energy Proxy Accounting ("CEPA") methodology prescribed under the Industry Standards on Reporting of BRSR Core to electricity expenditure separately identifiable in the Company's standalone financial records. Identifiable electricity expenditure aggregating to ₹1,03,58,444.93 has been converted into estimated electricity consumption using the applicable Maharashtra commercial electricity price proxies under the Industry Standards. The resulting estimated electricity consumption is 916,733.01 kWh, equivalent to 3,300.24 GJ using the exact conversion of 1 kWh = 3.6 MJ.

The estimate covers electricity expenditure identifiable from the records made available. Electricity embedded in rent/common-area maintenance charges and fuel or other energy consumption not separately identifiable have not been imputed. No separately identifiable renewable/ green-power component was available in the records. Accordingly, the estimated ordinary grid electricity has been presented under the non-renewable category for purposes of this disclosure, subject to this limitation.

Revenue from Operations of ₹2,520.003 crore has been used for turnover-based intensity. The latest available IMF April 2026 implied PPP conversion factor for India of 20.34 INR per international dollar has been used for PPP-adjusted intensity. Year-end employee strength of 468 has been used as an FTE proxy in the absence of time-weighted FTE data.

[1] 3,300.24 GJ represents the identifiable electricity component, not an assertion that unidentified fuel/other energy equals zero

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.

Yes, the assessment is carried out by Kamal Garg & Associates Chartered Accountants.

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. Authum Investment & Infrastructure Limited operates within the financial services sector as a Non-Banking Financial Company (NBFC). The Performance, Achieve and Trade (PAT) Scheme, administered by the Bureau of Energy Efficiency (BEE), is applicable exclusively to highly energy-intensive industrial sectors. Consequently, the Company does not have any sites or facilities identified as Designated Consumers (DCs) under the PAT Scheme, and the subsequent requirements regarding target achievements and remedial actions are not applicable.

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

Parameter[15]	**FY 2026**	**FY 2025**
Water discharge by destination and level of treatment (in kilolitres)		
(i) Surface water	0.00*	Not quantitatively reported in FY 2024-25 BRSR
(ii) Groundwater	0.00*	Not quantitatively reported in FY 2024-25 BRSR
(iii) Third party water	5484.92*	Not quantitatively reported in FY 2024-25 BRSR
(iv) Seawater/desalinated water	0.00*	Not quantitatively reported in FY 2024-25 BRSR
(v) Others	0.00*	Not quantitatively reported in FY 2024-25 BRSR
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	5484.92*	Not quantitatively reported in FY 2024-25 BRSR
Total volume of water consumption (in kilolitres)	5484.92*	Not quantitatively reported in FY 2024-25 BRSR
Water intensity per rupee of turnover (Total water consumption in KL/ Revenue from operations in ` crore)	2.17655 kL/INR crore*	Not quantitatively reported in FY 2024-25 BRSR
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP), (Total water consumption in KL/Revenue from operations in ` crore adjusted for PPP)	4.42710 kL/million international USD*	Not quantitatively reported in FY 2024-25 BRSR
Water intensity in terms of physical output	11.745 kL/FTE proxy*	Not quantitatively reported in FY 2024-25 BRSR
Water intensity (optional) – the relevant metric may be selected by the entity (Water consumption in KL/per full time equivalent (FTE) employee)	Not separately reported — FTE used above	Not quantitatively reported in FY 2024-25 BRSR

[15] In accordance with the flexibilities provided for the service sector under the Industry Standards Note on BRSR Core (dated December 20, 2024), and given that the Company operates exclusively out of leased commercial premises where direct sub-metering of water withdrawal is practically unavailable, the Company has estimated its water footprint using standard proxy guidelines. As prescribed, water consumption has been quantified by applying the Central Ground Water Authority (CGWA) norm of 45 litres per head per working day to the total workforce (employees and contract workers) stationed at the offices. All consumed water is safely discharged into the municipal sewage networks of the respective commercial buildings.

To provide a meaningful intensity metric, the Company has converted kilolitres to absolute Litres when reporting against INR revenue to avoid mathematically negligible fractions. The Purchasing Power Parity (PPP) adjustment has been calculated using the World Bank's PPP conversion factor (20.42). Furthermore, as physical output metrics are inapplicable to Non-Banking Financial Companies (NBFCs), the Company has voluntarily disclosed water intensity on a per Full-Time Equivalent (FTE) basis, which accurately reflects the per-employee water footprint.

Water estimation basis: Direct sub-metered water-withdrawal and consumption information was not available for the Company's office premises. Accordingly, water consumption has been estimated using the office-consumption norm of 45 litres per head per working day referred to in the Industry Standards on Reporting of BRSR Core. The calculation uses 468 year-end employees and 261 Monday-Friday calendar working days for FY 2025-26 and results in estimated water withdrawal and consumption of 5,484.92 kL. Holidays, employee leave, intra-year headcount movements and location-specific occupancy have not been separately adjusted as such data was not available in the records supplied. Based on the Company's leased-office operating model, the estimated office water has been classified as third-party/ building-supplied water. Surface water, groundwater and seawater have been reported as Nil on the management assumption that the Company does not itself abstract or procure water directly from such sources.

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.

Yes, the assessment is carried out Kamal Garg & Associates Chartered Accountants.

4. Provide the following details related to water discharged:

Parameter	FY 2026	FY 2025
Water discharge by destination and level of treatment (in kilolitres)		
(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		
- No treatment	-	-
- With treatment – please specify level of treatment		
(v) Others	-	-
- No treatment	Not quantified; domestic wastewater routed to building/ municipal sewer	Not quantified
- With treatment – please specify level of treatment	Domestic wastewater routed through common building/ municipal sewer arrangements; volume not separately quantified.	Not quantitatively reported in FY 2024-25 BRSR
Total water discharged (in kilolitres)	Not separately quantified	Not quantitatively reported in FY 2024-25 BRSR

[16] Due to the operational nature of the Company, which functions out of leased commercial office spaces, direct flow-metering of wastewater discharge is not feasible. Consequently, the Company has estimated its water discharge utilizing the standard guidelines prescribed by the Central Public Health and Environmental Engineering Organisation (CPHEEO). In accordance with the CPHEEO manual, wastewater generation has been calculated as 80% of the total estimated water consumed during the financial year. The entirety of the water discharged consists of standard domestic sewage generated from office pantries and washrooms. This wastewater is discharged directly into the centralized plumbing systems of the respective leased commercial buildings, which subsequently route it to municipal sewage networks. As the Company does not maintain operational control over the downstream Sewage Treatment Plants (STPs) operated by landlords or municipal authorities, the discharge leaving the Company's operational boundary is prudently classified under 'Sent to third-parties' with 'No treatment'.

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.

Yes, the assessment is carried out by Kamal Garg & Associates Chartered Accountants

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

Not applicable. Authum Investment & Infrastructure Limited operates within the financial services sector as a Non-Banking Financial Company (NBFC). The Company's operations are conducted primarily from leased commercial office spaces and do not involve any industrial processes that generate hazardous or industrial effluents. The wastewater generated is entirely domestic in nature (from washrooms and pantries), which is safely discharged into the municipal sewage network through the centralized plumbing of the respective buildings. Consequently, a Zero Liquid Discharge (ZLD) mechanism is not applicable to the Company's current scope of operations.

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

Parameter	Please specify unit	FY 2026	FY 2025
Nox	Not applicable.		
SOx	Authum Investment & Infrastructure Limited is a Non-Banking Financial Company (NBFC) primarily engaged in investment and financial service activities. The Company's operations are entirely office-based and do not involve any manufacturing, industrial, or chemical processing activities that result in the discharge of scheduled air pollutants. As there are no point-source emissions or stack-based discharges associated with the Company's standalone operational facilities, the disclosure of indicators related to NOx, SOx, Particulate Matter (PM), and other related air emissions is considered not applicable to its business model. The Company remains focused on managing its material environmental impacts, which are predominantly centered on energy efficiency and digital transformation.		
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compound (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	Unit	FY 2026	FY 2025
Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	Not quantified*	Not quantitatively reported; FY 2024-25 BRSR described office-infrastructure emissions qualitatively
Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	656.38*	Not quantitatively reported; FY 2024-25 BRSR described office-infrastructure emissions qualitatively
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions/ Revenue in ` crore from operations)	Metric tonnes of CO2 equivalent per ` crore of turnover	Not determinable; supplementary Scope 2-only intensity: 0.26047*	Not quantified in FY 2024-25 BRSR
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions/Revenue in ` crore from operations adjusted for PPP)	Metric tonnes of CO2 equivalent per ` crore of turnover adjusted for PPP	Not determinable; supplementary Scope 2-only intensity: 0.52979*	Not quantified in FY 2024-25 BRSR

Parameter	Unit	FY 2026	FY 2025
Total Scope 1 and Scope 2 emissions intensity in terms of physical output		Not determinable; supplementary Scope 2-only intensity: 1.40553*	Not quantified in FY 2024-25 BRSR
Total Scope 1 and Scope 2 emissions intensity (optional)– the relevant metric may be selected by the entity	Metric tonnes of CO2 equivalent per full time equivalent (FTE) employee	Not separately reported — FTE proxy shown above	Not quantified in FY 2024-25 BRSR

*GHG estimation basis: Scope 2 emissions have been estimated from the spend-based electricity proxy used for the energy disclosure. Estimated purchased grid electricity of 916,733.01 kWh has been multiplied by the grid emission factor of 0.716 kgCO_2/kWh prescribed/referred to in the Industry Standards, resulting in estimated Scope 2 emissions of 656.38 tCO_2e.

No sufficiently specific fuel, refrigerant or other direct-emission activity data, or separately identifiable expenditure capable of supporting a defensible CEPA calculation for Scope 1, was available in the records supplied for FY 2025-26. Accordingly, Scope 1 emissions have not been quantified and have not been assumed to be Nil.

Since Scope 1 is not quantified, a complete Scope 1 + Scope 2 emission intensity cannot be computed. The intensity figures shown above are therefore expressly presented as supplementary Scope 2-only proxies and should not be interpreted as the Company's complete Scope 1 and Scope 2 footprint.

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.

Yes, the assessment is carried out by Kamal Garg & Associates Chartered Accountants.

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

No formal quantified carbon-neutral year or Scope 1/Scope 2 reduction target has been adopted on the basis of the records available for FY 2025-26. The Company continues to pursue digitalisation, paper-reduction and ESG data-governance initiatives and will disclose quantified emission-reduction targets when formally approved and measurable

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

Parameter	FY 2026	FY 2025
Total waste generated (in metric tonnes)		
Plastic waste (A)	Not separately quantified[1]	Negligible / not quantitatively reported in FY 2024-25 BRSR
E-waste (B)	0.2505 MT[2]	Negligible / not quantitatively reported in FY 2024-25 BRSR
Bio-medical waste (C)	Nil [3]	Negligible / not quantitatively reported in FY 2024-25 BRSR
Construction and demolition waste (D)	Nil [3]	Negligible / not quantitatively reported in FY 2024-25 BRSR
Battery waste (E)	Nil separately reported [4]	Negligible / not quantitatively reported in FY 2024-25 BRSR
Radioactive waste (F)	Nil [3]	Negligible / not quantitatively reported in FY 2024-25 BRSR

Parameter	FY 2026	FY 2025
Other Hazardous waste. Please specify, if any. (G)	Nil [3]	Negligible / not quantitatively reported in FY 2024-25 BRSR
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	Not separately quantified[1]	Negligible / not quantitatively reported in FY 2024-25 BRSR
Of which - Plastic packing (shrink wrap, bubble bags)	Not separately quantified[1]	Negligible / not quantitatively reported in FY 2024-25 BRSR
- Corrugated boxes	Not separately quantified[1]	Negligible / not quantitatively reported in FY 2024-25 BRSR
Total (A + B + C + D + E + F + G + H)	0.2505 MT of quantitatively documented waste; complete total not ascertainable[1]	Negligible / not quantitatively reported in FY 2024-25 BRSR
Waste intensity per rupee of turnover (Total waste generated in metric tonnes/Revenue in ` crore from operations)	Complete intensity not determinable; supplementary quantified-waste intensity: 0.0000994 MT/₹ crore[1]	Negligible / not quantitatively reported in FY 2024-25 BRSR
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated in metric tonnes/Revenue in ` crore from operations adjusted for PPP)	Complete intensity not determinable; supplementary quantified-waste intensity: 0.0002022 MT/million international $[1]	Negligible / not quantitatively reported in FY 2024-25 BRSR
Waste intensity in terms of physical output	Complete intensity not determinable; supplementary quantified-waste intensity: 0.0005364 MT/FTE[1]	Negligible / not quantitatively reported in FY 2024-25 BRSR
Waste intensity (optional) – the relevant metric may be selected by the entity (total waste generated in metric tonnes/full time equivalent (FTE) employee)	Not separately reported	Negligible / not quantitatively reported in FY 2024-25 BRSR
For each category of waste generated, total waste recovered through recycling, re-using orother recovery operations (in metric tonnes)	Not separately reported	Negligible / not quantitatively reported in FY 2024-25 BRSR

Parameter	FY 2026	FY 2025
Category of waste		
(i) Recycled	0.2505	Negligible / not quantitatively reported in FY 2024-25 BRSR
(ii) Re-used	Nil in respect of the documented e-waste consignment	Negligible / not quantitatively reported in FY 2024-25 BRSR
(iii) Other recovery operations	Nil in respect of the documented e-waste consignment	Negligible / not quantitatively reported in FY 2024-25 BRSR
Total	0.2505	Negligible / not quantitatively reported in FY 2024-25 BRSR
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
(i) Incineration	Not separately quantified	Negligible / not quantitatively reported in FY 2024-25 BRSR
(ii) Landfilling	Not separately quantified	Negligible / not quantitatively reported in FY 2024-25 BRSR
(iii) Other disposal operations	Not separately quantified	Negligible / not quantitatively reported in FY 2024-25 BRSR
Total	Not ascertainable*	Negligible / not quantitatively reported in FY 2024-25 BRSR

[1] Basis of reporting of other waste streams: The Company is a Non-Banking Financial Company and its operations are primarily office-based. During FY 2025-26, category-wise quantitative weighment records for routine office waste, including plastic packaging, paper, corrugated boxes and other general non-hazardous waste, were not maintained / available across the standalone reporting boundary. Accordingly, such waste streams have been disclosed as "Not separately quantified" rather than being reported as Nil or estimated through an unsupported proxy. Consequently, the complete total waste generated and the related complete waste-intensity indicators cannot be reliably determined. The supplementary intensity figures disclosed above have been computed solely with reference to the quantitatively documented e-waste of 0.2505 MT and should not be construed as representing the Company's complete waste footprint.

[2] E-waste: During FY 2025-26, the Company handed over 250.5 kg (0.2505 MT) of discarded IT and electronic equipment comprising 387 assets to Arihant E-Recycling Private Limited for recycling. The quantity, asset population and recycling route are supported by Certificate No. ARI/26-27/11306, recording material receipt on February 3, 2026. The certificate identifies the material as e-waste received for recycling and provides MPCB and CPCB registration particulars of the recycler.

The 387-item population consists of 238 laptops, 53 desktops, 28 printers, 21 switches, 20 routers, 9 access points, 7 scanners, 5 mobiles, 4 tablets, 1 DVD player and 1 VDI, which reconciles to the IT scrap population previously provided.

[3] Nil / non-applicable categories: Based on the nature of the Company's financial-services and office-based operations and subject to management confirmation, no bio-medical waste, construction and demolition waste, radioactive waste or other separately identifiable hazardous waste was generated during FY 2025-26.

[4] Battery waste: No batteries were separately discarded and quantified as a distinct waste stream in the records made available. Batteries forming an integral part of laptops, mobile devices or other electronic equipment included in the e-waste consignment have not been separately reported so as to avoid double counting of the same physical waste.

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.

Yes, the assessment is carried out by Kamal Garg & Associates Chartered Accountants.

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.**

    Authum does not generate 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

    If not, provide details of all such non-compliances, in the following format:

Sr. no.	Specify the law/regulation/ guidelines which was not complied with	Provide details of the non- compliance	Any fines/ penalties/ action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
	N.A.	N.A.	N.A.	N.A.

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: N.A.

    (ii) Nature of operations: N.A.

(iii) Water withdrawal, consumption and discharge in the following format:

Parameters	FY 2026	FY 2025
Water withdrawal by source (in kilolitres)	Authum Investment & Infrastructure Limited operates exclusively within the financial services sector. The Company's water usage is strictly limited to standard inhouse consumption, which does not constitute a material environmental impact or pose an operational risk, even in regions classified as water-stressed. Furthermore, in accordance with the general guidelines of Section C of the SEBI BRSR framework, disclosures under the 'Leadership Indicators' category are voluntary in nature. Consequently, the Company has elected not to disclose this specific voluntary indicator for the current reporting period.	
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater/desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed/turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
(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) 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		
Total water discharged (in kilolitres)		

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

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

Parameter	Unit	FY 2026	FY 2025
Total Scope 3 emissions	tCO2e	In accordance with the general guidelines of Section C of the SEBI BRSR framework, disclosures under the 'Leadership Indicators' category are voluntary in nature. Consequently, the Company has elected not to disclose this specific voluntary indicator for the current reporting period.	
(Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)			
Total Scope 3 emissions per rupees crore of turnover	tCO2e/` crore		
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	tCO2e/FTE		

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

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
1.	Digital loan and collection processes (LOS/LMS and E-collect)	IT scrap register identified 387 electronic/IT assets for controlled disposal.	Paper-intensive operating steps reduced; quantitative paper saving not separately measured.
2.	IT asset control and end-of-life identification		Asset inventory established; aggregate weight and final recycler/disposal evidence remained to be closed in the records made available for FY 2025-26.

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

   The 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.

   Pursuant to the Securities and Exchange Board of India (SEBI) Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2025/42 dated March 28, 2025 (Measures to facilitate ease of doing business with respect to framework for assurance or assessment, ESG disclosures for value chain, and introduction of voluntary disclosure on green credits), the regulatory framework has introduced significant flexibilities for value chain reporting. Specifically, Para 3.12 of the aforementioned circular modifies the Master Circular to state that 'ESG disclosures for the value chain shall be applicable to the top 250 listed entities (by market capitalization), on a voluntary basis from FY 2025-26.' In accordance with this regulatory relief designed to facilitate the ease of doing business, Authum Investment & Infrastructure Limited has consciously opted not to voluntarily provide ESG-specific disclosures (including health, safety, and working conditions assessments) for its value chain partners for the financial year 2025-26. While formal ESG assessments of the value chain have been deferred, the Company maintains its rigorous internal controls by ensuring that all key manpower sourcing and service partners undergo standard financial and statutory compliance verifications prior to engagement. The Company will continue to monitor SEBI's evolving glide path and evaluate the comprehensive reporting of value chain metrics in future reporting cycles.

8. A. How many Green Credits have been generated or procured by the listed entity?

   Nil

   B. How many Green Credits have been generated or procured by the top ten (in terms of value of purchases and sales, respectively) value chain partners?

   Not tracked

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	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.		

During the financial year under review, the Company has strictly adhered to fair market practices and the regulatory frameworks governing competition. The Company has not received any adverse orders, notices, or penalties from regulatory authorities, including the Competition Commission of India (CCI), concerning anti-competitive conduct, antitrust violations, or monopoly practices. Consequently, the requirement for corrective action is not applicable.

Leadership Indicators

1. Details of public positions advocated by the entity:

Sr. no.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain (Yes/No)	Frequency of Review by Board (Annual/Half yearly/ Quarterly/ others – please specify	Web Link, if available
			Nil		

PRINCIPLE 8 Businesses should promote 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, in the following format:

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 `)
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:

Parameter	FY 2026	FY 2025
Directly sourced from MSMEs/ small producers	N.A.	N.A.
Directly from within India	N.A.	N.A.

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 2026	FY 2025
Rural	-	-
Semi-urban	-	-
Urban	10.02%	8.84%
Metropolitan	89.98%	91.16%

(Place to be categorized as per RBI Classification System - rural/semi-urban/urban/metropolitan)

*Basis of disclosure: The Industry Standards require wages paid to permanent, non-permanent/on-contract employees and workers, as applicable, to be allocated according to the actual location of the job under the RBI classification of rural, semi-urban, urban and metropolitan locations and expressed as a percentage of total qualifying wage cost in India. Location-wise qualifying wage information for FY 2025-26, mapped to the prescribed RBI classification, was not tracked in the records for preparation of this BRSR. Accordingly, FY 2025-26 percentages have not been estimated using employee headcount, number of offices, prior-year percentages or any other unsupported allocation basis.

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
N.A.	

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 Rs.)
1.	The Company remains deeply committed to its Corporate Social Responsibility (CSR) obligations under Section 135 of the Companies Act, 2013. However, given the Company's centralized business model as a metropolitan-based Non-Banking Financial Company (NBFC), its CSR financial allocations for the current reporting period were strategically directed toward broader national causes, healthcare, education, and institutional grants via registered implementing agencies. During this financial year, the Company did not undertake direct, localized CSR projects specifically ring-fenced for the Government of India's designated 'Aspirational Districts'		

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

No. As a Non-Banking Financial Company (NBFC), the Company's supply chain is lean and primarily comprises specialized IT service providers, professional consultants, and standard administrative vendors. Vendor empanelment is strictly governed by a merit-based evaluation framework prioritizing data security, technical proficiency, and regulatory compliance. While the Company does not currently have a formalized, quota-based preferential procurement policy for marginalized or vulnerable groups, it remains committed to fostering an inclusive ecosystem and ensures equal opportunity for all prospective vendors without discrimination.

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

N.A.

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

N.A.

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)	Benefits shared (Yes/ No)	Basis of calculating benefit share
Not applicable. The Company's core operations do not involve the research, development, or commercial utilization of biological resources, biodiversity, or associated traditional knowledge. Consequently, the Company does not own or acquire any Intellectual Property (IP) derived from such traditional knowledge, making the regulatory frameworks regarding the equitable sharing of benefits, inapplicable to its current business model.				

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	Amount of CSR	% of beneficiaries from vulnerable and marginalized group
1.	Shri Navagraha Nageshwar Mandir Jirnodhar Trust	2,00,000	The Company undertakes its CSR activities, inter alia, through contributions to trusts and other implementing agencies engaged in approved CSR projects. While the Company monitors deployment of CSR funds and implementation of the respective projects based on information and reports received from such implementing agencies, beneficiary-level data is not available with the Company in a manner that enables classification and reliable computation of the proportion of beneficiaries belonging specifically to vulnerable and marginalized groups. Accordingly, the percentage of such beneficiaries has been disclosed as "Not ascertainable based on information available with the Company", and no estimate has been made in the absence of sufficiently granular beneficiary data.
2.	Narbhavee Charitable Trust	1,00,000	
3.	Mi MUMBAI ABHIYAN ABHIMAN PRATISHTHAN	10,00,000	
4.	Jay Jagannath Education Trust	2,00,000	
5.	Motilal Oswal Foundation	2,50,00,000	
6.	Shri Navagraha Nageshwar Mandir Jirnodhar Trust	2,00,000	
7.	SAVERA CHARITABLE TRUST	2,00,000	
8.	Parmarth Seva Samiti	1,69,86,000	
9.	Shri Navagraha Nageshwar Mandir Jirnodhar Trust	2,00,000	
10.	Prashanthi Balamandira Trust - Donation	1,00,00,000	
11.	Prashanthi Balamandira Trust - Donation	90,00,000	
12.	Vastlya Sawanstan	1,50,000	
13.	Prashanthi Balamandira Trust - Donation	1,00,00,000	
14.	Prashanthi Balamandira Trust - Donation	1,00,00,000	
15	Authum Foundation	15,00,00,000	
16.	Shri Navagraha Nageshwar Mandir Jirnodhar Trust	2,00,000	
17.	Authum Foundation	1,00,00,000	
18.	Authum Foundation	11,05,64,000	

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

Essential Indicators:

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

The Company operates a robust, multi-channel grievance redressal mechanism. Customer complaints are logged through external regulatory platforms, such as the RBI portal, as well as through internal touchpoints, including branch offices, the customer service call center, dedicated email channels, and structured escalations to the Nodal Officer and Customer Service Head. Upon receipt of a grievance, the escalation team conducts a thorough Root Cause Analysis (RCA) and coordinates with the relevant internal departments to facilitate a prompt resolution. Once resolved, the outcome is communicated directly to the customer via email, formal letter, or telephone. For complaints originating from the RBI portal, the final resolution details are concurrently submitted to the regulator to ensure statutory compliance and formal closure.

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

Particulars	As percentage of total turnover
Environmental and social parameters relevant to the product	NA
Safe and responsible usage	NA
Recycling and/or safe disposal	NA

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

Particulars	FY 2026			FY 2025		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	NA	NA	NA	NA	NA	NA
Advertising	NA	NA	NA	NA	NA	NA
Cyber-security	NA	NA	NA	NA	NA	NA
Delivery of essential services	NA	NA	NA	NA	NA	NA
Restrictive Trade Practices	NA	NA	NA	NA	NA	NA
Unfair Trade Practices	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA

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

	Number	Reasons for recall
Voluntary recalls	NA	NA
Forced recalls	NA	NA

The regulatory frameworks and disclosure requirements pertaining to physical 'product recalls' on account of health or safety issues are fundamentally not applicable to the Company's business model and intangible service offerings.

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, the Company maintains a comprehensive Information Technology and Cyber Security Framework, formulated in strict accordance with the Reserve Bank of India's (RBI) Master Direction on Information Technology Framework for the NBFC Sector. The Company also enforces a robust Data Privacy Policy to ensure the confidentiality, integrity, and lawful processing of customer data. Cyber Security Framework, architecture blueprints, and incident response protocols are classified as strictly confidential to protect the Company's critical information infrastructure and, therefore, are not hosted in the public domain.

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.

During the financial year, no corrective actions were required or taken as the Company maintained strict regulatory compliance and incurred no penalties, data breaches, or adverse actions related to advertising, customer privacy, or the delivery of its financial services.

7. Provide the following information relating to data breaches:

(a) Number of instances of data breaches:

Nil

(b) Percentage of data breaches involving personally identifiable information of customers:

Nil

(c) Impact, if any, of the data breaches

Nil

Leadership Indicators

1. **Channels/ platforms where information on products and services of the entity can be accessed (provide web link, if available).**

   Details about products and services offered by the Company are available on the Company's website **https://www.authum.com/**

2. **Steps taken to inform and educate consumers about safe and responsible usage of products and/ or services.**

   As a registered Non-Banking Financial Company (NBFC), Authum Investment & Infrastructure Limited promotes the safe and responsible use of its financial products by strictly adhering to the RBI's Directions on Fair Practices Code (FPC). The Company ensures transparent disclosure of all interest rates, fees, and Most Important Terms and Conditions (MITC) prior to client onboarding. Additionally, to protect consumers from cyber risks, the Company educates its clients through standard advisories against sharing sensitive financial data and maintains clear fraud-prevention and grievance redressal guidelines prominently on its website.

3. **Mechanisms in place to inform consumers of any risk of disruption/ discontinuation of essential services.**

   To mitigate the risk of disruption to its financial services, Authum Investment & Infrastructure Limited maintains a robust, Board-approved Business Continuity Plan (BCP) and Disaster Recovery (DR) framework in accordance with RBI guidelines. In the event of planned IT system upgrades or scheduled maintenance that may temporarily disrupt digital services, the Company proactively informs its consumers well in advance through direct communication channels, including registered emails, SMS alerts, and prominent advisory banners on its official website. For any unforeseen operational disruptions, the Company's BCP protocols ensure rapid restoration of services while utilizing parallel communication channels to keep clients updated on resolution timelines and alternative service avenues.

4. **Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/ No/ Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products/ services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/ No)**

   - Product Information: Authum Investment & Infrastructure Limited is a Non-Banking Financial Company (NBFC) offering intangible financial services and investment products. Consequently, statutory laws governing the physical labeling and packaging of goods (such as the Legal Metrology Act) are fundamentally not applicable to the Company. For its financial services, the Company strictly adheres to the mandated disclosure requirements under the Reserve Bank of India's (RBI) Fair Practices Code, ensuring all terms, conditions, and pricing are transparently communicated to clients prior to engagement.

   - Consumer Satisfaction Survey: Given the Company's strategic focus as an investment and financial holding entity, rather than a mass-market retail lender, broad-based consumer satisfaction surveys were not conducted during the current financial year. The Company relies on direct, relationship-based feedback mechanisms and its established grievance redressal channels to monitor and ensure client satisfaction.

INDEPENDENT ASSESSMENT REPORT ON BRSR CORE DISCLOSURES

To
The Board of Directors
Authum Investment & Infrastructure Limited

1. Scope of our limited assessment

We have been engaged by Authum Investment & Infrastructure Limited ("the Company") to undertake an independent third-party assessment of the Business Responsibility and Sustainability Reporting Core ("BRSR Core") disclosures included in the Company's Business Responsibility and Sustainability Report for the financial year April 1, 2025 to March 31, 2026 ("FY 2025-26").

The assessment covers the Company's standalone reporting boundary, as disclosed in Section A of the BRSR, and is limited to the nine BRSR Core attributes and the related Key Performance Indicators ("KPIs") identified in Annexure A. It does not extend to other non-Core BRSR disclosures, voluntary value-chain ESG disclosures, forward-looking statements, targets or the Company's overall compliance with laws and regulations, except to the extent directly relevant to a BRSR Core KPI.

For the purposes of this report, the expression "limited assessment" describes the limited nature and extent of the assessment procedures performed by us. It should not be construed as "limited assurance" under any assurance standard.

2. Applicable Criteria

The BRSR Core disclosures have been considered with reference to the following, as applicable for FY 2025-26 (collectively, the "Applicable Criteria"):

- Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended;
- SEBI's Master Circular for compliance with the LODR Regulations, last updated on January 30, 2026, including the BRSR / BRSR Core requirements and Annexure 17A;
- SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2025/42 dated March 28, 2025 relating to assessment or assurance of BRSR Core;
- the Industry Standards on Reporting of BRSR Core issued pursuant to SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2024/177 dated December 20, 2024 and related guidance; and
- the applicable assessment standards / framework developed by the Industry Standards Forum in consultation with SEBI, to the extent in force and applicable, together with the bases, methodologies, assumptions, estimates and limitations expressly disclosed by the Company in the BRSR.

3. Management's Responsibility

The Company's Board of Directors and Management are responsible for the preparation and presentation of the BRSR and the BRSR Core disclosures in accordance with the Applicable Criteria. This responsibility includes determining the reporting boundary; identifying the applicable KPIs and source data; maintaining appropriate books, records, systems and controls; selecting and consistently applying calculation, estimation or proxy methodologies; determining the applicability of a KPI; and clearly disclosing material assumptions, judgments, estimates and data limitations.

Management is also responsible for the completeness, accuracy, authenticity and maintenance of all information, records, calculations, certificates, schedules, explanations and representations provided to us, including information originating from third parties. Management remains responsible for the final BRSR disclosures notwithstanding any queries, observations or technical comments raised by us during the course of the engagement.

Where a disclosure is stated as "Nil", "Not Applicable", "Not Available", "Not Quantified" or similar, Management is responsible for the factual basis and appropriateness of that classification and for ensuring that the related explanation is complete and not misleading.

4. Our Responsibility and Nature of Limited Assessment

Our responsibility is to perform a limited assessment of the BRSR Core disclosures against the Applicable Criteria and to report our conclusion based solely on the procedures performed and the evidence obtained by us in relation to those procedures.

The nature, timing and extent of procedures performed in a limited assessment are substantially less extensive than those that would be performed in an audit, review or assurance engagement. Accordingly, this engagement does not constitute an audit or review of the Company's financial statements and does not constitute an assurance engagement under SSAE 3000, ISAE 3000, ISSA 5000 or any other assurance standard. We therefore do not express an audit opinion, review conclusion or assurance opinion on the BRSR Core disclosures, the underlying systems or controls, or the Company's financial statements.

Our procedures were selective and involved professional judgment. They were not designed to examine every transaction, document, source record, system, process, location or internal control relevant to the BRSR Core disclosures. Consequently, a limited assessment may not identify all errors, omissions, irregularities, fraud, non-compliances or control deficiencies that may exist or that might be identified by more extensive procedures.

5. Procedures Performed

Our procedures included, on a selective basis and to the extent considered appropriate in the circumstances:

- understanding the standalone reporting boundary and Management's process for compiling BRSR Core information;
- tracing selected financial and non-financial inputs to accounting records, HR/ payroll records, registers, supporting schedules, third-party certificates and other documents made available to us;
- re-performing selected calculations, unit conversions, intensity ratios, PPP adjustments and other mathematical computations;
- considering the reported source inputs, methodology, assumptions, mathematical accuracy and related disclosure for estimates or proxy methodologies;
- checking selected KPIs against the relevant BRSR Core format and the applicable Industry Standards;
- making inquiries of Management and personnel responsible for the relevant data; and
- obtaining written Management representations where considered necessary.

6. Financial Information, Third-Party Information and Estimates

Financial information used as inputs in BRSR Core calculations was, where considered relevant, traced to the audited standalone financial statements and/ or underlying accounting records made available to us. We have relied on the statutory audit of such financial statements and have not re-audited or independently re-verified the underlying financial information for the purposes of this assessment.

For non-financial information, our procedures were restricted to selective examination of records, calculations, certificates, supporting documents, explanations and representations made available to us. Where information was supported by a third-party certificate, report or data source, our procedures did not extend to auditing the systems, records or processes of the third party unless expressly stated otherwise.

Certain BRSR Core disclosures may involve estimates, assumptions, conversion factors or proxy methodologies because direct activity-level information was not available. In such cases, our procedures are directed to the reported source inputs, basis, methodology, computation and disclosure and should not be interpreted as an independent measurement by us of the underlying physical or operational activity.

7. Specific Data Limitations Relevant to this Assessment

The following matters have been specifically considered in determining the nature and extent of our procedures and should be read together with our conclusion:

- Share of related party transactions (RPTs): the Company has underlying absolute amounts of related party transactions; however, the percentage shares using the specific BRSR Core numerator and denominator were not separately compiled / quantified for the relevant disclosures. Accordingly, no numerical assessment conclusion is expressed by us on those percentage fields that are reported as 'Not Quantified'.
- POSH complaints as a percentage of female employees / workers: the number of complaints reported by Management is disclosed in the BRSR; however, the corresponding percentage in accordance with the prescribed BRSR Core methodology was not separately compiled / quantified by the Company. Accordingly, no numerical assessment conclusion is expressed by us on the percentage field where disclosed as 'Not Quantified'.
- Wage cost by location classification: the Urban / Metropolitan percentages reported in the BRSR have been compiled and provided by Management based on internal employee / job-location and wage records. To the extent detailed location-wise workings sufficient to independently re-perform the underlying classification and allocation were not made available in a form capable of full reperformance, our procedures were limited to the information and explanations made available, selected corroboration where available, and arithmetic / consistency checks. Such procedures do not constitute independent verification of the entire underlying employee-location classification.

Where the Company expressly discloses a BRSR Core item as "Not Quantified", "Not Available" or subject to another stated data limitation, our procedures are limited to considering the reported treatment and the related disclosure against the Applicable Criteria. We do not express a numerical conclusion on an amount or percentage that has not been reported.

8. Limited Assessment Conclusion

Except to the specific data limitations described in Section 7 above, and based on the limited assessment procedures performed and the evidence obtained by us in respect of the disclosures capable of assessment, nothing has come to our attention that causes us to believe that the BRSR Core disclosures listed in Annexure A for FY 2025-26 have not been prepared, in all material respects, in accordance with the Applicable Criteria.

No conclusion is expressed on the numerical accuracy of any BRSR Core amount or percentage expressly disclosed by the Company as "Not Quantified" or "Not Available", or on the complete underlying classification of information where sufficient source-level records were not made available for independent reperformance, as specifically described in Section 7.

9. Inherent Limitations

BRSR Core information is primarily non-financial in nature and may be subject to inherent measurement uncertainty arising from estimates, assumptions, conversion factors, evolving methodologies, multiple data sources and limitations in underlying data systems. Our conclusion should therefore be read together with the Company's basis of preparation, notes, methodologies, assumptions, estimates and limitations disclosed in the BRSR.

This engagement is not designed to provide a legal opinion or certification regarding the Company's compliance with environmental, labour, social, governance, tax, corporate, securities or other laws and regulations, except to the limited extent that a specific requirement is directly relevant to the preparation of a BRSR Core KPI.

10. Independence, Objectivity and Conflict of Interest

We have considered the independence, objectivity and conflict-of-interest requirements applicable to a BRSR Core assessment provider under the SEBI framework. Our acceptance and continuation of this engagement, and the use of this report, are premised on there being no circumstance that renders us ineligible to act as the assessment provider or otherwise impairs our objectivity. This report should not be issued or relied upon if, before its date, any circumstance is identified that results in a prohibited conflict of interest under the applicable requirements.

11. Management Representations

We have obtained written representations from Management on matters relevant to the BRSR Core disclosures. Such representations form part of the evidence considered by us but do not, by themselves, substitute for other evidence that we considered necessary in the circumstances. Where sufficient corroborative evidence was not available, the resulting limitation has been considered in the scope of our procedures and, where relevant, reflected in this report.

12. Intended Use and Subsequent Events

This report has been prepared solely for inclusion in the Annual Report of Authum Investment & Infrastructure Limited in connection with the BRSR Core requirements under the SEBI LODR framework and should be read together with the Company's complete BRSR. Our responsibility is limited to the matters expressly stated in this report.

Our procedures relate to information and circumstances existing up to the date of this report. We have no responsibility to update this report for events or information arising after its date, except where required by applicable law or regulation.

For Kamal Garg & Associates
Chartered Accountants
Firm Registration No.: 020716N

CA. Kamal Garg
Proprietor
Membership No.: 505302
UDIN: 26505302EQMOAR4513

Place: Delhi
Date: September 03, 2026

ANNEXURE A

BRSR CORE ATTRIBUTES / KPIs COVERED BY THE LIMITED ASSESSMENT

Sr.	BRSR Core attribute	BRSR reference	KPIs covered	Assessment note
1	Greenhouse Gas (GHG) Footprint	P6 - E7	Scope 1; Scope 2; turnover, PPP and output-based intensities.	Subject to disclosed estimation / data limitations, where applicable.
2	Water Footprint	P6 - E3	Withdrawal by source; consumption; turnover, PPP and output-based intensities.	Subject to disclosed estimation / proxy basis, where applicable.
3	Energy Footprint	P6 - E1	Renewable / non-renewable energy; total energy; turnover, PPP and output-based intensities.	Subject to disclosed estimation / proxy basis, where applicable.
4	Embracing Circularity / Waste Management	P6 - E9	Waste by category; intensities; recycling / reuse / recovery; disposal.	No numerical conclusion on items expressly not quantified.
5	Enhancing Employee Well-being and Safety	P3 - E1(c), E11	Well-being spend % revenue; LTIFR, injuries, fatalities and high-consequence injuries / ill-health.	As reported and supported by evidence made available.
6	Enabling Gender Diversity in Business	P5 - E3(b), E7	Female gross wages %; POSH complaints, ratio and complaints upheld.	POSH percentage subject to Section 7 where not quantified.
7	Enabling Inclusive Development	P8 - E4, E5	Input sourcing; wage cost by RBI rural / semi-urban / urban / metropolitan classification.	Wage-location percentages subject to Section 7.
8	Fairness in Engaging with Customers and Suppliers	P9 - E7; P1 - E8	Data breaches / customer PII; days of accounts payables.	As reported and supported by evidence made available.
9	Open-ness of Business	P1 - E9	Purchase / sales concentration and RPT shares in purchases, sales, loans & advances and investments.	RPT percentage fields subject to Section 7 where not quantified.

The assessment relates to FY 2025-26 current-year BRSR Core disclosures. Prior-year comparatives are considered only where necessary for consistency or reconciliation and are not separately assessed unless expressly stated. Annexure A should be read together with Sections 6 to 8 of this report, including the specific data limitations.