CAPRI LOANS

August 28, 2026

The Secretary
**BSE Limited**
Pheeroze Jeejeebhoy Towers
Dalal Street, Fort,
Mumbai 400 001
**Scrip Code: 531595**

The Secretary
**National Stock Exchange of India Limited**
Exchange Plaza, 5th Floor,
Plot No.- 'C' Block, G Block
Bandra-Kurla Complex, Bandra (East),
Mumbai – 400 051
**Scrip Code: CGCL**

Sub: Business Responsibility and Sustainability Report for FY 2025-26 pursuant to Regulation 34 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Dear Sir / Madam,

Pursuant to Regulation 34(2)(f) of the Listing Regulations, please find enclosed the Business Responsibility and Sustainability Report ("**BRSR**") for FY 2025-26 which forms part of the Integrated Annual Report of the Company for the FY 2025-26.

The Company has obtained Independent Assurance Statement on BRSR Core Indicators covered under Reasonable Assurance and BRSR Non-Core Indicators covered under Limited Assurance including essential and leadership indicators and all disclosures made thereunder, from an independent assurance provider, in accordance with "International Standard on Assurance Engagements (ISAE) 3000 (Revised) and ISAE 3410, which forms part of the report.

The BRSR report is also being filed in XBRL mode as required.

You are requested to kindly take same on record.

The information is also uploaded on the Company's website at www.capriloans.in.

Thanking you,

Yours faithfully,

*for* Capri Global Capital Limited

**Yashesh Bhatt**
**Company Secretary**
**Membership No.: A20491**

*Encl.: Business Responsibility and Sustainability Reporting*

Capri Global Capital Limited
(CIN: L65921MH1994PLC173469)
502, Tower - A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013
+9122 4088 8100/4354 8200 | contact@capriglobal.in | www.capriloans.in

Annexure - V

# Business Responsibility & Sustainability Reporting

## SECTION A: GENERAL DISCLOSURES

### I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity: **L65921MH1994PLC173469**
2. Name of the Listed Entity: **Capri Global Capital Limited**
3. Year of incorporation: **1994**
4. Registered office address: **502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel Mumbai - 400013**
5. Corporate address: **502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel Mumbai - 400013**
6. E-mail: secretarial@capriglobal.in
7. Telephone: **022-40888100**
8. Website: www.capriloans.in
9. Financial year for which reporting is being done **1st April 2025 to 31st March 2026**
10. Name of the Stock Exchange(s) where shares are listed: T**he National Stock Exchange of India Limited and BSE Limited**
11. Paid-up Capital: **962.15 million**
12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report: **Mr. Aditya Gaur, Lead – ESG**, sustainability@capriglobal.in, **022-40888100**
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). : **Standalone**
14. Name of assurance provider: **BDO India Services Pvt Ltd**
15. Type of assurance obtained: **Reasonable for Core and Limited for Non-Core**

### II. Products/services

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

| S. No. | Description of Main Activity | Description of Business Activity | % of Turnover of the entity |
|---|---|---|---|
| 1 | Financial and Insurance Service | Financial and Insurance Service | 100% |

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

| S. No. | Product/Service | NIC Code | % of total contributed |
|---|---|---|---|
| 1 | Financial and Insurance Service | 64920 | 100% |

### 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 | NA | 1310 | 1310 |
| International | NA | NA | NA |

19. Markets served by the entity:

a. Number of locations

| Location | Total |
|---|---|
| National (No. of States) | 16 States |
| International (No. of Countries) | NA |

b. What is the contribution of exports as a percentage of the total turnover of the entity? : **None**

c. A brief on types of customers

Capri Global Capital Limited serves a diverse customer base across India, with a strong focus on financially underserved and emerging segments. The Company's primary customer segments include:

**Micro, Small and Medium Enterprises (MSMEs):** Providing financing to support business growth, working capital requirements and asset creation.

**Micro Loan Against Property (MicroLAP) customers:** Offering loans to small business owners and self-employed individuals against residential or commercial property.

**Construction Finance:** Providing construction finance for residential real estate projects.

**Gold Loan Customers:** Extending loans against pledged gold jewellery to meet personal, emergency or business financing needs.

The Company primarily serves customers across Tier II, Tier III and Tier IV cities, where access to formal credit is relatively limited. Through these business verticals, Capri Global supports financial inclusion by enabling individuals, entrepreneurs and businesses to access timely and responsible financing.

## IV. Employees

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

| S. No. | Particulars | Total (A) | Male | | Female | |
|---|---|---|---|---|---|---|
| | | | No. (B) | % (B / A) | No. (C) | % (C / A) |
| | **EMPLOYEES** | | | | | |
| 1. | Permanent (D) | 9,747 | 8,298 | 85.13% | 1,449 | 14.87% |
| 2. | Other than Permanent (E) | - | - | | - | |
| 3. | **Total employees (D + E)** | **9,747*** | **8,298** | **85.13%** | **1,449** | **14.87%** |
| | **WORKERS** | | | | | |
| 4. | Permanent (F) | NA | | | | |
| 5. | Other than Permanent (G) | NA | | | | |
| 6. | **Total workers (F + G)** | **NA** | | | | |

*Non-permanent employees (no. 39 - 27M & 12F) i.e. Intern, Apprentice, Consultants are not currently included in our reported figures.

b. Differently abled Employees and workers:

| S. No. | Particulars | Total (A) | Male | | Female | |
|---|---|---|---|---|---|---|
| | | | No. (B) | % (B / A) | No. (C) | % (C / A) |
| | **DIFFERENTLY ABLED EMPLOYEES** | | | | | |
| 1. | Permanent (D) | 4 | 4 | 100% | 0 | 0% |
| 2. | Other than Permanent (E) | - | - | - | - | - |
| 3. | **Total differently abled employees (D + E)** | **4** | **4** | **100%** | **0** | **0%** |
| | **DIFFERENTLY ABLED WORKERS** | | | | | |
| 4. | Permanent (F) | NA | | | | |
| 5. | Other than permanent (G) | NA | | | | |
| 6. | **Total differently abled workers (F + G)** | NA | | | | |

21. Participation/Inclusion/Representation of women

| | Total (A) | No. and percentage of Females | |
|---|---|---|---|
| | | No. (B) | % (B / A) |
| Board of Directors | 7 | 1 | 14.29% |
| Key Management Personnel | 3 | 0 | 0% |

*MD is considered in the board as well as KMP*

*Mr. Deshraj Dogra retired from the board w.e.f January 31, 2026*

22. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

| | FY 2025-26 (Turnover rate in current FY) | | | FY 2024-25 (Turnover rate in previous FY) | | | FY 2023-24 (Turnover rate in the year prior to the previous FY) | | |
|---|---|---|---|---|---|---|---|---|---|
| | Male | Female | Total | Male | Female | Total | Male | Female | Total |
| **Permanent Employees** | 48.78% | 47.43% | 48.57% | 47.4% | 53.2% | 48.3% | 32.8% | 29.5% | 32.3% |
| **Permanent Workers** | NA | | | | | | | | |

## V. Holding, Subsidiary and Associate Companies (including joint ventures)

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

| S. No. | Name of the holding / subsidiary / associate companies / joint ventures (A) | Indicate whether holding/ Subsidiary/ Associate/ Joint Venture | % of shares held by listed entity | Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No) |
|---|---|---|---|---|
| 1 | Capri Global Housing Finance Limited | Subsidiary | 100 | No |
| 2 | Capri Loans Car Platforms Pvt Ltd | Subsidiary | 100 | No |
| 3 | Capri Global Securities Private Limited (Formerly known as Capri Global Wealth Management Private Limited & Capri Global Broking Private Limited) | Subsidiary | 100 | No |
| 4 | Capri Global Capital Markets Private Limited (formerly known as Capri Global Financial Services Private Limited) | Subsidiary | 100 | No |
| 5 | Capri Global Insurance Brokers Private Limited | Subsidiary | 100 | No |

## VI. CSR Details

24.

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

ii. Turnover (in million ₹) **36,687.58**

iii. Net worth (in million ₹) **66,653.42**

## 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 redress policy) | FY 2025-26 | | | FY 2024-25 | | |
|---|---|---|---|---|---|---|---|
| | | Number of complaints filed during the year | Number of complaints pending resolution at close of the year | Remarks | Number of complaints filed during the year | Number of complaints pending resolution at close of the year | Remarks |
| Communities | Yes: Can send feedback to csr@capriglobal.in | 0 | 0 | - | 0 | 0 | - |
| Investors (other than shareholders) | Yes | 0 | 0 | - | 0 | 0 | - |
| Shareholders | Yes | 1 | 0 | - | 0 | 0 | - |
| Employees and workers | Yes : Can send feedback to CGCL_Grievances@capriglobal.in | 0 | 0 | - | 3 | 0 | - |
| Customers | Yes : Can send feedback to nodalofficer@capriglobal.in | 656 | 2 | All the open complaints were closed by 10 April,2026 | 601 | 17 | All the open complaints were closed by 25 April,2025 |
| Value Chain Partners | Yes : Can send feedback to CGCL_Grievances@capriglobal.in | 0 | 0 | - | 0 | 0 | - |
| Other (please specify) | - | - | - | - | - | - | - |

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

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

| S. No. | Material issue identified | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk / opportunity | In case of risk, approach to adapt or mitigate | Financial implications of the risk or opportunity (Indicate positive or negative implications) |
|---|---|---|---|---|---|
| 1 | Corporate Governance / Compliance | Opportunity | Corporate governance and compliance are crucial for ensuring accountability and maintaining the company's reputation. Strong governance practices and adherence to regulatory requirements enhance trust and credibility with stakeholders. Treating governance and compliance as key priorities helps strengthen oversight and decision-making while fostering a culture of integrity, positioning Capri as a reliable and responsible player in the market. | The Company strengthens this opportunity through robust governance frameworks, effective compliance management systems, regular monitoring, Board oversight, internal controls, periodic audits and continuous employee awareness and training on ethical business conduct and regulatory compliance. | **Positive** Effective corporate governance and compliance reduce the risk of regulatory breaches and legal issues. They also strengthen accountability, improve oversight and support informed decision-making across the organisation. This proactive approach builds stakeholder and investor confidence, supporting long-term resilience, sustainable growth and value creation. |

| S. No. | Material issue identified | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk / opportunity | In case of risk, approach to adapt or mitigate | Financial implications of the risk or opportunity (Indicate positive or negative implications) |
|---|---|---|---|---|---|
| 2 | Data security and privacy | Opportunity and Risk | Protecting customer and business information is fundamental to sustaining trust and meeting regulatory expectations. By maintaining strong data security and privacy practices, Capri can minimise the likelihood of unauthorised access, data loss and related reputational impacts. A robust approach to information protection strengthens stakeholder confidence and supports Capri's position as a trusted and responsible organisation. | Capri has established internal policies and guidelines to support data protection and privacy, ensuring that the collection, processing and storage of information are managed securely and responsibly. | **Positive and Negative** Strong data privacy and protection practices help reduce the risk of data breaches, regulatory penalties and associated financial losses. They strengthen customer trust, support long-term relationships and enhance Capri's reputation among stakeholders. At the same time, inadequate controls can expose the organisation to operational disruptions, legal liabilities and reputational damage. Effective management of data security risks contributes to business resilience, improved efficiency and sustainable growth. |
| 3 | Climate Strategy and Emissions Management | Opportunity and Risk | Climate change presents both risks and opportunities for the financial sector. Physical climate events can affect the resilience and repayment capacity of borrowers, potentially impacting credit performance. At the same time, growing demand for sustainable and transition finance creates opportunities to support customers in adopting climate-resilient and low-carbon solutions. Effectively managing climate-related risks and opportunities can strengthen portfolio resilience and support long-term value creation. | Capri is addressing climate-related risks by strengthening climate-related risk assessment through participation in industry initiatives such as PCAF. These efforts help enhance resilience to climate-related impacts while creating opportunities for sustainable growth. | **Positive and Negative** Climate-related risks can lead to increased credit losses, asset quality concerns and higher costs associated with managing the impacts of extreme weather events and regulatory changes. However, the transition to a low-carbon economy also presents opportunities to expand sustainable financing offerings, attract environmentally conscious customers and strengthen long-term portfolio resilience. Effective management of climate-related risks and opportunities can support business growth, enhance stakeholder confidence and create long-term financial value. |
| 4 | Financial Inclusion | Opportunity | Financial inclusion is a key focus area for Capri, reflecting its commitment to expanding access to financial services for underserved and unserved communities. By providing accessible and responsible lending solutions, the Company supports individuals and businesses in achieving their financial aspirations and improving their quality of life. This approach contributes to inclusive economic growth while helping more customers take meaningful steps towards a better future. | The Company advances this opportunity by expanding its reach to underserved and unserved communities, offering responsible and inclusive financial solutions, leveraging digital technologies, strengthening customer engagement and continuously enhancing products and processes to improve access to finance. | **Positive** Advancing financial inclusion enables Capri to expand its customer base, access new markets and strengthen long-term customer relationships. By serving underserved and unserved segments, the Company can drive business growth while contributing to economic development. Increased access to financial services can also support portfolio diversification, enhance brand reputation and create sustainable value for both customers and stakeholders. |

| S. No. | Material issue identified | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk / opportunity | In case of risk, approach to adapt or mitigate | Financial implications of the risk or opportunity (Indicate positive or negative implications) |
|---|---|---|---|---|---|
| 5 | Corporate Social Responsibility (CSR) | Opportunity | The Company leverages its brand and resources to contribute positively to society and support community development. Through its social initiatives and community engagement efforts, Capri seeks to create meaningful impact, strengthen stakeholder relationships and contribute to the well-being of the communities in which it operates. | The Company strengthens this opportunity by implementing need based CSR programmes, engaging with local communities and stakeholders, monitoring programme outcomes, collaborating with implementation partners and continuously enhancing the effectiveness of its social initiatives. | **Positive** Strong community engagement and social investment initiatives help enhance Capri's reputation and strengthen relationships with local communities and other stakeholders. These efforts can improve brand value, build trust and support the Company's social license to operate. Meaningful contributions to community development also create long-term shared value by fostering inclusive growth and positive social impact. |
| 6 | Risk and Crisis Management | Opportunity and Risk | Effective risk and crisis management are critical to ensuring business continuity, protecting stakeholder interests and maintaining organisational resilience. The ability to identify, assess and respond to emerging risks helps minimise potential disruptions arising from economic, operational, technological, regulatory or external events. At the same time, a strong risk management framework creates opportunities to strengthen decision-making, enhance preparedness and build long-term stakeholder confidence. | Capri manages risks through a structured risk management framework that focuses on the identification, assessment, monitoring and mitigation of key risks. Business continuity planning, crisis response mechanisms, internal controls, regular risk reviews and governance oversight help strengthen preparedness and resilience. These measures enable the Company to respond effectively to potential disruptions while safeguarding business performance and stakeholder interests. | **Positive and Negative** A strong risk and crisis management framework helps Capri safeguard its assets, maintain business continuity and minimise the financial impact of unexpected events. Effective risk management supports stable financial performance, enhances stakeholder confidence and strengthens long-term organisational resilience. While unforeseen disruptions may result in additional costs or temporary impacts on business performance, Capri's proactive approach to risk identification and mitigation helps reduce potential financial and operational consequences. |

## 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.

| Disclosure Questions | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
|---|---|---|---|---|---|---|---|---|---|
| **Policy and management processes** | | | | | | | | | |
| 1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No) | Yes | | | | | | | | |
| b. Has the policy been approved by the Board? (Yes/No) | Yes | | | | | | | | |
| c. Web Link of the Policies, if available | All the policies are hosted on https://www.capriloans.in/documents/more-reports/ https://www.capriloans.in/esg/sustainability/ whereas few of the policies are internal documents. | | | | | | | | |
| 2. Whether the entity has translated the policy into procedures. (Yes / No) | Yes | | | | | | | | |
| 3. Do the enlisted policies extend to your value chain partners? (Yes/No) | We promote responsible and sustainable practices throughout our value chain, encouraging our partners to join us in adopting ethical business conduct within their capabilities. | | | | | | | | |
| 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. | Nil | Nil | Great Place to Work Certification | Nil | Nil | Nil | Nil | Nil | Nil |
| 5. Specific commitments, goals and targets set by the entity with defined timelines, if any. | Nil | Nil | Nil | Nil | Nil | To cut waste, water use and Scope 2 emissions by 5% | Nil | - | Nil |
| 6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met. | Nil | Nil | Nil | Nil | Nil | Despite an increase in branches from 1,061 to 1,310, total e-waste reduced from 887.5 kg to 600 kg, achieving our target. | Nil | - | Nil |

| 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) : **Annual Report : Chairmans Speech** | |
| 8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies). | **Mr. Rajesh Sharma, Managing Director** |
| 9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details. | **Mr. Rajesh Sharma, Managing Director** |

10. Details of Review of NGRBCs by the Company:

| Subject for Review | Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee | | | | | | | | | Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify) | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
| Performance against above policies and follow up action | Yes | | | | | | | | | Policies are reviewed periodically or as per need basis to meet requirements. | | | | | | | | |
| Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances | Yes | | | | | | | | | The company complies with all the extant regulations. Also, as and when any compliance is made applicable to the entity, required measures are being taken. | | | | | | | | |

| | 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 | | | | | | | | |

12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:

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

## SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as "Essential" and "Leadership". While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

## 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 | % of persons in respective category covered by awareness programmes |
|---|---|---|---|
| Board of Directors | 1 | All 9 NGRBC Principles : Business ethics and corporate governance, sustainable business practices, employee well being and safety, diversity and inclusion, human rights, environmental stewardship and climate action, responsible value chain management, customer centricity, data privacy and community development | 100% |
| Key Managerial Personnel | 1 | All 9 NGRBC Principles : Business ethics and corporate governance, sustainable business practices, employee well being and safety, diversity and inclusion, human rights, environmental stewardship and climate action, responsible value chain management, customer centricity, data privacy and community development | 100% |
| Employees other than BoD and KMPs | 1 | All 9 NGRBC Principles : Business ethics and corporate governance, sustainable business practices, employee well being and safety, diversity and inclusion, human rights, environmental stewardship and climate action, responsible value chain management, customer centricity, data privacy and community development | 97.78% |
| Workers | NA | | |

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

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

| Monetary | | | | | |
|---|---|---|---|---|---|
| **Particulars** | **NGRBC Principle** | **Name of the regulatory/ enforcement agencies/ judicial institutions** | **Amount (In ₹)** | **Brief of the Case** | **Has an appeal been preferred? (Yes/No)** |
| Penalty/ Fine | No | | | | |
| Settlement | | | | | |
| Compounding fee | | | | | |

| Non-Monetary | | | | | |
|---|---|---|---|---|---|
| Particulars | NGRBC Principle | Name of the regulatory/ enforcement agencies/ judicial institutions | Amount (In ₹) | Brief of the Case | Has an appeal been preferred? (Yes/No) |
| Imprisonment | No | | | | |
| Punishment | | | | | |

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 |
|---|---|
| NA | |

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, the company has a well-defined anti-bribery and anti-corruption policy, which sets out the company's responsibilities, and those working for and on its behalf, in observing and upholding its position on bribery and corruption in their dealings. The policy has been formulated in line with the organisational code of conduct, including policies like whistleblower and the management of conflicts of interest, as well as the rules and regulations adopted by the company.**

   **The policy is hosted at**

   https://cgcdn.capriloans.in/wp-content/uploads/2024/02/05171819/Anti-Bribery-and-Anti-Corruption-Policy-CGCL-27.01.2024-1.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:

| Particulars | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|
| Directors | 0 | 0 |
| KMPs | 0 | 0 |
| Employees | 0 | 0 |
| Workers | NA | NA |

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

| Particulars | FY 2025-26 (Current Financial Year) | | FY 2024-25 (Previous Financial Year) | |
|---|---|---|---|---|
| | Number | Remarks | Number | Remarks |
| Number of complaints received in relation to issues of Conflict of Interest of the Directors | 0 | - | 0 | - |
| Number of complaints received in relation to issues of Conflict of Interest of the KMPs | 0 | - | 0 | - |

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.

   **NA**

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

| Particulars | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|
| Number of days of accounts payables | 8 days | 7 days |

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 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|---|
| Concentration of Purchases | a. Purchases from trading houses as % of total purchases | NA | NA |
| | b. Number of trading houses where purchases are made from | NA | NA |
| | c. Purchases from top 10 trading houses as % of total purchases from trading houses | NA | NA |
| Concentration of Sales | a. Sales to dealers / distributors as % of total sales | NA | NA |
| | b. Number of dealers / distributors to whom sales are made | NA | NA |
| | c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors | NA | NA |
| Share of RPTs in | a. Purchases (Purchases with related parties / Total Purchases) | 0% | 0.36% |
| | b. Sales (Sales to related parties / Total Sales) | 0.36% | 0.44% |
| | c. Loans & advances (Loans & advances given to related parties / Total loans & advances) | 0% | 0% |
| | d. Investments (Investments in related parties / Total Investments made) | 42.25% | 82.21% |

## Leadership Indicators

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

| Total number of awareness programmes held | Topics / principles covered under the training | %age of value chain partners covered (by value of business done with such partners) under the awareness programmes |
|---|---|---|
| 2 | All 9 NGRBC Principles : Business ethics and corporate governance, sustainable business practices, employee well being and safety, diversity and inclusion, human rights, environmental stewardship and climate action, responsible value chain management, customer centricity, data privacy and community development | 33% |

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. Capri Global Capital Limited has established processes to identify, avoid and manage conflicts of interest involving members of the Board. Under the Company's Code of Conduct Directors are prohibited from engaging in any situation where their direct or indirect interests conflict, or may potentially conflict, with the interests of the Company.**

**Directors are required to disclose any actual or potential conflicts of interest and provide annual declarations confirming the absence of any conflict. In the event of a conflict, the concerned Director abstains from participating in the relevant discussions and decision-making. The Company follows the principle of 'no conflict of interest' while appointing Directors and throughout their tenure on the Board. These measures help ensure that Directors discharge their duties with objectivity, independence and in compliance with applicable regulatory requirements.**

**Link to the policy:**

https://www.capriloans.in/Docs/InvestorPresentation/RPT%20Policy-30.06.2025.pdf

## 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.

| Particulars | Current Year (FY 2025-26) | Previous Year (FY 2024-25) | Details of improvements in environmental social impacts |
|---|---|---|---|
| R&D | 25% of total budget (employee, infra, and innovation-led technology initiatives) | 20% | 1. **Technology Optimization & Energy Efficiency:** Achieved significant reduction in infrastructure and cloud cost per Crore of AUM through sustained technology optimization over the last two years, indicating improved compute efficiency and lower resource consumption.<br>2. **Next-Gen Architecture (Zeus):** Implemented Zeus, a next-generation architecture focused on compute efficiency, reducing energy consumption and optimizing server capacity requirements.<br>3. **Automation & Decision Intelligence:** Expanded automation in underwriting and decision-making workflows to improve efficiency, reduce manual errors, and enhance customer experience.<br>4. **Secure & Efficient Development Practices:** Integrated IT security within CI/CD pipelines with early-stage defect detection, enabling faster remediation and significantly lowering cost and resource usage.<br>5. **Governance by Design:** Embed preventive governance, compliance, and security controls earlier in the software development lifecycle to reduce rework, enhance reliability, and improve the overall sustainability of technology systems. |
| Capex | 5% | 5% | 1. **Digitalization & Paperless Operations:** Accelerated adoption of paperless and digitally enabled processes across customer onboarding, loan processing, and servicing, reducing paper usage and improving operational efficiency.<br>2. **Resource Efficiency & Productivity:** Digital workflows have reduced manual effort, leading to enhanced productivity and optimal utilization of human and system resources.<br>3. **Social Impact – Financial Literacy:** "Finance ki Pathshala" initiative aimed at improving financial literacy among customers and communities, promoting responsible borrowing, better credit behaviour, and financial inclusion.<br>4. **Customer Experience & Inclusion:** Enhanced digital interfaces and automation have improved access, turnaround time, and service inclusivity, especially for underserved segments. |

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

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

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.

   **Capri Global operates as a financial services company and does not engage in manufacturing activities. Consequently, the Company generates limited operational waste. E-waste arising from its operations**

**is managed through established internal processes and disposed of through authorised recyclers in compliance with applicable regulations.**

**The company does not generate hazardous waste in its core business activities.**

**Capri Global is committed to reducing plastic consumption across its offices and branches by promoting environmentally friendly alternatives and implementing measures to minimise single-use plastics. The Company also follows a defined procedure to ensure that expired fire extinguishers are disposed of in an environmentally responsible manner through authorised agencies. These initiatives form part of Capri Global's broader commitment to responsible resource management and environmental sustainability.**

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.

   **Given the nature of its operations as a financial services company, Extended Producer Responsibility (EPR) requirements are not applicable to Capri Global.**

## 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. |
|---|---|---|---|---|---|
| **NA** | | | | | |

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 |
|---|---|---|
| NA | | |

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 2025-26 | FY 2024-25 |
| NA | | |

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 2025-26 (Current Financial Year) | | | FY 2024-25 (Previous Financial Year) | | |
|---|---|---|---|---|---|---|
| | Re-Used | Recycled | Safely Disposed | Re-Used | Recycled | Safely Disposed |
| Plastics (including packaging) | NA | | | | | |
| E-waste | NA | | | | | |
| Hazardous waste | NA | | | | | |
| Other waste | NA | | | | | |

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 |
|---|---|
| NA | |

## 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 | |
| | | Number (B) | % (B /A) | Number (C) | % (C / A) | Number (D) | % (D / A) | Number (E) | % (E /A) | Number (F) | % (F / A) |
| **Permanent employees** | | | | | | | | | | | |
| Male | 8,298 | 6,364 | 77% | 8,294 | 99.95% | - | - | 8,298 | 100% | - | - |
| Female | 1,449 | 877 | 61% | 1,446 | 99.79% | 1,449 | 100% | - | - | - | - |
| **Total** | **9,747** | **7,241** | **74%** | **9,740** | **99.93%** | **-** | **-** | **-** | **-** | **-** | **-** |
| **Other than Permanent employees** | | | | | | | | | | | |
| Male | NA | | | | | | | | | | |
| Female | | | | | | | | | | | |
| **Total** | | | | | | | | | | | |

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 | NA | | | | | | | | | | |
| Female | | | | | | | | | | | |
| **Total** | | | | | | | | | | | |
| **Other than Permanent workers** | | | | | | | | | | | |
| Male | NA | | | | | | | | | | |
| 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 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|
| Cost incurred on wellbeing measures as a % of total revenue of the company | 0.14% | 0.14% |

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

| Benefits | FY 2025-26 (Current Financial Year) | | | FY 2024-25 (Previous Financial Year) | | |
|---|---|---|---|---|---|---|
| | No. of employees covered as a % of total employees | No. of workers covered as a % of total workers | Deducted and deposited with the authority (Y/N/N.A.) | No. of mployees covered as a % of total employees | No. of workers covered as a % of total workers | Deducted and deposited with the authority (Y/N/N.A.) |
| PF | 99.5% | NA | Y | 99% | NA | Y |
| Gratuity | 100% | NA | NA | 100% | NA | NA |
| ESI | 64% | NA | Y | 23% | NA | Y |
| Others – please specify | - | - | - | - | - | - |

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. Capri Global is committed to fostering an accessible and inclusive workplace for all employees, including persons with disabilities. In accordance with the Rights of Persons with Disabilities Act, 2016, the Company endeavors to maintain a barrier-free work environment across its offices. The Company remains dedicated to continuously strengthening accessibility and inclusion across its operations in alignment with applicable regulatory requirements and evolving best practices.**

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. Capri Global is committed to fostering a diverse, equitable, and inclusive workplace where every individual is treated with dignity, respect, and fairness. As an equal opportunity employer, the Company maintains a zero-tolerance approach towards discrimination and is dedicated to ensuring equal opportunities at every stage of employment.**

   **The Company's Equal Opportunity and No Discrimination Policy strictly prohibits discrimination on the grounds of disability, race, religion, gender, sexual orientation, or any other legally protected characteristic. The policy promotes fair and unbiased employment practices and ensures that all employees and prospective employees are provided equal opportunities throughout the employee lifecycle.**

   **In compliance with the Rights of Persons with Disabilities Act, 2016, Capri Global continues to promote an inclusive and accessible work environment and remains committed to strengthening workplace accessibility in line with applicable legal requirements.**

   **The policy applies to all job applicants, employees, and trainees is publicly available at:**

   https://cgcdn.capriloans.in/wp-content/uploads/2024/02/05161228/Equal-Opportunity-and-No-Discrimination-Policy-CGCL-27.01.2024.pdf

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

| Gender | Permanent employees | | Permanent workers * | |
|---|---|---|---|---|
| | Return to work rate | Retention rate | Return to work rate | Retention rate |
| Male | 100% | 70.2% | NA | NA |
| Female | 96.2% | 52.1% | NA | NA |
| **Total** | **99%** | **64.8%** | **NA** | **NA** |

**The category of "Worker" as defined under Section 2(zr) of the Industrial Relations Code, 2020 may not be applicable to Capri Global, considering the nature of its business operations; accordingly, its permanent personnel may be more appropriately classified as "Employees" under Section 2(l) of the Industrial Relations Code, 2020.*

6. Is there a mechanism available to receive and redress grievances for the following categories of employees

| Particulars | Yes/No (If Yes, then give details of the mechanism in brief) |
|---|---|
| Permanent Workers | NA |
| Other than Permanent Workers | NA |
| Permanent Employees | Yes. Capri Global Capital Limited is committed to maintaining a work environment grounded in equity, transparency and openness, where employees are encouraged to express their views freely. The Company ensures that its policies, procedures and practices are communicated clearly and consistently to all employees, promoting awareness and understanding.<br><br>Capri Global provides a workplace free from bias, discrimination, harassment and retaliation, and maintains a zero-tolerance approach towards any violations of these principles. A robust grievance redressal mechanism is in place, enabling employees to report concerns confidentially, including through anonymous reporting channels where applicable, without fear of retaliation.<br><br>In addition, the Company has established multiple channels for ethical guidance and reporting through its governance framework, including the Whistleblower Policy, Prevention of Sexual Harassment (PoSH) Policy, and other relevant policies, ensuring that employee concerns are addressed promptly, fairly and confidentially. |
| Other than Permanent Employees | NA |

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

| Benefits | FY 2025-26 (Current Financial Year) | | | FY 2024-25 (Previous Financial Year) | | |
|---|---|---|---|---|---|---|
| | Total employees / workers in respective category (A) | No. of employees / workers respective category, who are partassociation(s) Union (B) | % (B / A) | Total employees / workers in respective category (C) | No. of employees / workers in respective category, who are part of association(s) or Union (D) | % (D / C) |
| **Total Permanent Employees** | | | | | | |
| Male | 8,298 | Nil | Nil | 6,763 | Nil | Nil |
| Female | 1,449 | Nil | Nil | 1,321 | Nil | Nil |
| **Total Permanent Workers** | | | | | | |
| Male | NA | | | NA | | |
| Female | NA | | | NA | | |

8. Details of training given to employees and workers:

| Benefits | FY 2025-26 (Current Financial Year) | | | | | FY 2024-25 (Previous Financial Year) | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 8,298 | 8,108 | 97.71% | 8,001 | 96.42% | 6,763 | 6,560 | 96.99% | 6,389 | 94.47% |
| Female | 1,449 | 1,443 | 99.59% | 1,384 | 95.51 | 1,321 | 1,306 | 98.86% | 1,124 | 85.09% |
| **Total** | **9,747** | **9,551** | **97.99%** | **9,385** | **96.28%** | **8,084** | **7,866** | **97.30%** | **7,513** | **92.94%** |
| **Workers** | | | | | | | | | | |
| Male | NA | | | | | | | | | |
| Female | NA | | | | | | | | | |
| **Total** | **NA** | | | | | | | | | |

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

| Benefits | FY 2025-26 (Current Financial Year) | | | FY 2024-25 (Previous Financial Year) | | |
|---|---|---|---|---|---|---|
| | Total (A) | No. (B) | % (B / A) | Total (C) | No. (D) | % (D / C) |
| **Employees** | | | | | | |
| Male | 8,298 | 5,885 | 71% | 6,763 | 4,864 | 72% |
| Female | 1,449 | 1,035 | 71% | 1,321 | 925 | 70% |
| **Total** | **9,747** | **6920** | **71%*** | **8084** | **5789** | **72%** |
| **Workers** | | | | | | |
| Male | NA | | | NA | | |
| Female | NA | | | NA | | |

** Performance review is conducted for eligible employees who have completed a minimum of 6 months*

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. Capri Global has implemented an Occupational Health and Safety (OHS) management system. The system ensures structured employee education and training on safety protocols through regular fire safety training sessions and evacuation drills. Ongoing awareness is reinforced via email communications, physical and digital posters/banners, and internal communication channels. In addition, dedicated employee engagement campaigns are conducted to promote health and safety practices across the organisation. Key measures implemented to maintain a safe and healthy work environment include the installation of fire extinguishers, availability of first aid kits, adherence to electrical safety standards, access to medical facilities, and promotion of good ergonomic practices.**

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

**As a financial services organization, Capri Global Capital Limited's operations primarily involve office-based and branch activities, with limited exposure to occupational health and safety risks typically associated with manufacturing or high-risk industrial operations. However, the company recognizes the importance of maintaining a safe and healthy workplace for its employees. To proactively identify and mitigate potential workplace hazards, the Company conducts routine inspections across its offices and branches. These inspections help identify routine and non-routine risks, assess compliance with internal safety requirements and applicable regulations, and facilitate timely corrective actions where necessary.**

**Capri Global is also strengthening its Occupational Health and Safety (OHS) management framework by formalising procedures for reporting, documenting and monitoring work-related hazards and incidents. This supports continuous improvement in workplace safety and reinforces the Company's commitment to providing a safe and healthy working environment for all employees.**

**Occupational Health and Safety (OHS) Policy :**

https://cgcdn.capriloans.in/wp-content/uploads/2024/02/05161230/Occupational-Health-and-Safety-Policy-CGCL-27.01.2024.pdf

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

**No, given that Capri Global operates as a financial services organisation in a low-hazard work environment.**

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

**Yes. Capri Global Capital Limited is committed to supporting the health, well-being, and financial security of its employees through a range of welfare benefits. All eligible employees are covered under the Company's Group Term Life Insurance and Group Mediclaim Insurance policies, which provide financial assistance for non-occupational medical and healthcare requirements.**

**Information on these welfare benefits is shared with employees during the induction and onboarding process, ensuring they are informed about the available coverage, eligibility criteria, and the process for availing these benefits.**

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

| Safety Incident/Number | Category* | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|---|
| Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked) | Employees | Nil | Nil |
| | Workers | NA | NA |
| Total recordable work-related injuries | Employees | Nil | Nil |
| | Workers | NA | NA |
| No. of fatalities | Employees | Nil | Nil |
| | Workers | NA | NA |
| High consequence work-related injury or ill-health (excluding fatalities) | Employees | Nil | Nil |
| | Workers | NA | NA |

**Including in the contract workforce*

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

**Capri Global Capital Limited is committed to providing a safe, healthy and supportive work environment for all employees. The Company adopts a proactive approach to workplace health and safety through regular awareness sessions, health and safety webinars, and employee engagement initiatives aimed at enhancing awareness and preparedness. Ergonomic standards are promoted across offices and branches to support employee well-being and reduce the risk of work-related strain. In addition, the Company continues to strengthen its safety infrastructure by ensuring the availability and maintenance of essential safety equipment, emergency response resources and first aid facilities. These measures are supported by a workplace culture that prioritises employee well-being and encourages shared responsibility for maintaining a safe and healthy working environment.**

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

| Benefits | FY 2025-26 (Current Financial Year) | | | FY 2024-25 (Previous Financial Year) | | |
|---|---|---|---|---|---|---|
| | Filed during the year | Pending resolution at the end of year | Remarks | Filed during the year | Pending resolution at the end of year | Remarks |
| Working Conditions | Nil | Nil | - | Nil | Nil | - |
| Health & Safety | Nil | Nil | - | Nil | Nil | - |

14. Assessments for the year:

| Particulars | % 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.

**We did not require any corrective actions related to the parameters mentioned above during the review period.**

## 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).

   **Yes, Capri Global provides term insurance coverage for all the employees.**

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

   **Capri taxation team checks on the GST portal for all the invoices booked by Capri Finance whether the GST are paid by service provider or not. Any deviation is highlighted to procurement team by the Capri Finance. Procurement get in touch with the service provider and facilitate the required supporting to Capri Finance for closure. The Taxation team periodically verifies GST compliance of vendors through the GST portal, including validation of applicable GST filings and availability of corresponding invoice details. Any discrepancies identified during such reviews are highlighted to the concerned Procurement team for necessary follow-up with the respective service providers. The Procurement team coordinates with vendors to obtain the required documentation and facilitate resolution of identified gaps before closure**

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:

| Particulars | 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 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
| Employees | Nil | Nil | Nil | Nil |
| Workers | NA | NA | NA | NA |

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)

   **Capri Global is committed to fostering a culture of continuous learning by providing employees with training and development programmes that strengthen their skills, knowledge, and professional competencies. The Company conducts a range of learning initiatives across functional, behavioural, regulatory, and emerging industry areas to help employees effectively respond to evolving business needs.**

   **Through its ongoing investment in learning and capability building, Capri Global enhances the long-term employability and career progression of its workforce while contributing to overall organisational effectiveness. These initiatives equip employees with the skills required to adapt to changing business environments, leverage new technologies, and develop competencies that support both their current roles and future career growth.**

5. Details on assessment of value chain partners:

| Particulars | % of value chain partners (by value of business done with such partners) that were assessed |
|---|---|
| Health and safety practices | 0.7% |
| Working Conditions | 0.7% |

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.

   **There is no corrective action / issue underway. Not applicable as per the nature of business.**

## 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.

   **Capri Global Capital Limited adopts a structured approach to stakeholder engagement to understand the expectations, interests, and concerns of individuals and groups that influence, or are impacted by, its business operations. The Company identifies and prioritises its key stakeholders through its Materiality Assessment, Business Impact Assessment, and continuous engagement with both internal and external stakeholders. These key stakeholder groups include customers, employees, investors, regulators, lenders, business partners, and local communities.**

   **The Company engages with stakeholders through a range of channels, including formal assessments, surveys, meetings, and digital platforms. The feedback and insights obtained through these interactions help identify material topics, strengthen stakeholder relationships, and support informed decision-making across the business.**

   **Capri Global's stakeholder engagement mechanisms include customer satisfaction surveys and ratings, employee engagement surveys, grievance redressal mechanisms, investor interactions, regulatory consultations, and participation in the Great Place to Work assessment. Feedback received through these channels is incorporated into the review of business practices and sustainability priorities, enabling the Company to align its strategic and operational decisions with stakeholder expectations.**

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 (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other | Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify) | Purpose and scope of engagement including key topics and concerns raised during such engagement |
|---|---|---|---|---|
| Employees | No | Multiple channels- Email, Direct Communication, Feedback and survey, Internal circulars | Daily | Information sharing, Employee engagement and L&D |
| Investors/ Shareholders | No | Investor Presentation AGM, Annual Report, Investor Meet,, Media Release | Quarterly/ Annually and need based | To provide updates on the Company performance, significant developments, and other pertinent information |
| Customers | No | Physical and Digital Channels | Need Based | Gathering customer feedback and addressing grievances, sharing information, and offering customer support throughout the entire service life cycle. |
| Suppliers | No | Meetings, Emails, Telephone | Need Based | Product / Services delivery |
| Government/ Regulators | No | Multiple channels- Email, Personal Meetings and Statutory Fillings | As and when required | For regulatory compliance |
| Local Communities | Yes | Meetings, engagement with CSR Implementation Partners | As and when required | CSR Project Development |

## 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.

   **Capri Global Capital Limited considers stakeholder engagement to be a key element of its governance framework and sustainability strategy. The Company engages with its key stakeholder groups on economic, environmental, and social matters through structured consultations, regular interactions, and established communication channels. These engagements enable the Company to understand stakeholder perspectives, identify emerging priorities, and integrate relevant feedback into its business and sustainability initiatives.**

   **Significant stakeholder matters and material insights are communicated to the Board of Directors and senior management, as appropriate, to facilitate informed oversight and strategic decision-making. The Company is committed to maintaining transparent and timely communication while ensuring compliance with applicable regulatory requirements and safeguarding confidential information.**

   **Stakeholder engagement is undertaken on an ongoing basis by the relevant business functions, with senior management providing oversight and support where necessary. The Board is kept informed of significant stakeholder issues and, where appropriate, provides guidance to ensure that stakeholder perspectives are appropriately considered in the Company's strategic and operational decisions.**

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

   **Yes. Stakeholder consultation forms an integral part of Capri Global Capital Limited's approach to identifying, assessing, and managing material ESG issues. Through its Materiality Assessment, the Company engages with a diverse set of stakeholders to understand their expectations, perspectives, and areas of concern. The outcomes of this process are used to identify and prioritise material sustainability topics, which inform the Company's ESG strategy, policy formulation, risk management practices, and business decision-making.**

   **To strengthen its sustainability approach, Capri Global also undertakes peer benchmarking and aligns its ESG initiatives with recognised national and international frameworks and standards. This enables the Company to identify evolving best practices and integrate them into its sustainability programmes and long-term ESG roadmap.**

   **The Company also seeks employee feedback through structured engagement mechanisms, including the Great Place to Work survey and other employee engagement initiatives. Insights gathered through these channels are used to enhance workplace practices, foster employee well-being and inclusion, and develop initiatives that strengthen the overall employee experience.**

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

   **Capri Global is committed to advancing sustainable development and creating a positive social impact through its Corporate Social Responsibility (CSR) initiatives. The Company views CSR not only as a statutory responsibility but also as an opportunity to contribute meaningfully to society by driving long-term, positive change in the lives of individuals and communities.**

   **The Company's CSR initiatives are aligned with the Sustainable Development Goals (SDGs) and focus on key areas such as education, healthcare, skill development, environmental conservation, and women's empowerment, with particular emphasis on supporting vulnerable and underserved communities. Further details of the Company's CSR programmes and initiatives are provided in the Directors' Report.**

## 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:

| Benefits | FY 2025-26 (Current Financial Year) | | | FY 2024-25 (Previous Financial Year) | | |
|---|---|---|---|---|---|---|
| | Total (A) | No. of employees / workers covered (B) | % (B / A) | Total (C) | No. of employees / workers covered (D) | % (D / C) |
| **Employees** | | | | | | |
| **Permanent** | 9,747 | 9,551 | 97.98% | 8,084 | 7,288 | 90.15% |
| Other than permanent | NA | | | NA | | |
| **Total Employees** | **9,747** | **9,551** | **97.98%** | **8,084** | **7,288** | **90.15%** |
| **Workers** | | | | | | |
| **Permanent** | NA | | | | | |
| Other than permanent | | | | | | |
| **Total Workers** | | | | | | |

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

| Benefits | FY 2025-26 (Current Financial Year) | | | | | FY 2024-25 (Previous Financial Year) | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Total (A) | Equal to Minimum Wage | | More than Minimum Wage | | 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** | | | | | | | | | | |
| Male | 8,298 | 131 | 1.6% | 8,167 | 98.4% | 6,762 | 96 | 1.4% | 6,666 | 98.6% |
| Female | 1,449 | 40 | 2.8% | 1,409 | 97.2% | 1,322 | 30 | 2.3% | 1,292 | 97.7% |
| **Other than Permanent** | | | | | | | | | | |
| Male | NA | | | | | | | | | |
| Female | | | | | | | | | | |
| **Workers** | | | | | | | | | | |
| **Permanent** | | | | | | | | | | |
| Male | NA | | | | | | | | | |
| Female | NA | | | | | | | | | |
| **Other than Permanent** | | | | | | | | | | |
| Male | NA | | | | | | | | | |
| Female | NA | | | | | | | | | |

3. Details of remuneration/ salary/ wages

   a. Median remuneration/ wages

| Category | Male | | Female | |
|---|---|---|---|---|
| | Number | Median remuneration/ salary/ wages of respective category | Number | Median remuneration/ salary/ wages of respective category |
| Board of Directors (BoD) | 5 | 34,00,000 | 1 | 27,50,000 |
| Key Managerial Personnel** | 3 | 2,60,74,597 | - | - |
| Employees other than BoD and KMP | 8,295 | 3,55,152 | 1,449 | 3,34,087 |
| Workers | NA | NA | NA | NA |

*** MD has been considered in KMP and has a remuneration of ₹5,10,92,342*
*Mr. Deshraj Dogra retired from the board w.e.f January 31, 2026*

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

| Particulars | FY 2025-26 | FY 2024-25 |
|---|---|---|
| Gross wages paid to females as a % of total wages* | 11.9% | 12.11% |

*Gross wages calculations are based on headcount of employees as on 31st March 2026 excluding employees who left during the year.

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, Capri Global has identified appropriate internal focal points for addressing human rights impacts or issues that may be caused by, or contributed to through, its business operations. In line with its organisational structure and the nature of its financial services business, such issues are overseen through designated functions, including Human Resources, Compliance, and other relevant management channels, supported by established grievance redressal mechanisms, wherever applicable.**

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

   **Yes. Capri Global Capital Limited has established a formal, confidential, and accessible grievance redressal mechanism for employees to raise concerns, including those related to human rights, workplace conduct, discrimination, and harassment. The Company ensures that grievances are addressed through appropriate internal channels in a fair and timely manner, with confidentiality and anonymity maintained where applicable. Through this mechanism, Capri Global reinforces its commitment to a safe, inclusive, and respectful workplace.**

   **Refer to the human rights policy for further information:**

   https://cgcdn.capriloans.in/wp-content/uploads/2024/02/05161229/Human-Rights-Policy-CGCL-27.01.2024.pdf

   https://www.capriloans.in/wp-content/uploads/2024/12/12114454/06.-Whistle-Blower-Policy-18.01.2024-002.pdf

   **In case of any grievances, an email can be sent to** whistle.blower@capriglobal.in **with the details of the case**

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

| Benefits | FY 2025-26 (Current Financial Year) | | | FY 2024-25 (Previous Financial Year) | | |
|---|---|---|---|---|---|---|
| | Filed | Pending | Remarks | Filed | Pending | Remarks |
| Sexual Harassment | Nil | Nil | - | 3 | Nil | All Request Handled & Closed based on ICC Committee Recommendation |
| Discrimination at workplace | Nil | Nil | - | Nil | Nil | - |

| Benefits | FY 2025-26 (Current Financial Year) | | | FY 2024-25 (Previous Financial Year) | | |
|---|---|---|---|---|---|---|
| | Filed | Pending | Remarks | Filed | Pending | Remarks |
| Child Labour | Nil | Nil | - | Nil | Nil | - |
| Forced labour/ Involuntary labour | Nil | Nil | - | Nil | Nil | - |
| Wages | Nil | Nil | - | Nil | Nil | - |
| Other human rights related issues | 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 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|
| Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH) | Nil | 3 |
| Complaints on POSH as a % of female employees / workers | Nil | 0.23% |
| Complaints on POSH upheld | Nil | 0 |

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

**Capri Global Capital Limited has established a confidential and accessible grievance redressal mechanism that enables employees to raise concerns related to discrimination, harassment, and other workplace matters without fear of retaliation. The mechanism is supported by relevant policies, including the Prevention of Sexual Harassment (PoSH) Policy, Human Rights Policy, Equal Opportunity and No Discrimination Policy, and Whistleblower Policy.**

**The Company is committed to maintaining a safe, respectful, and inclusive workplace by ensuring that grievances are addressed promptly, fairly, impartially, and with appropriate confidentiality. Capri Global also focuses on preventive measures through employee awareness initiatives, training programmes, and regular policy communication to promote a culture of dignity, respect, and equal opportunity.**

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

10. Assessments for the year:

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

** Employees receive regular training on the Code of Conduct to reinforce ethical behaviour and awareness of expected standards. Compliance with applicable labour laws, including regulations relating to child labour and forced labour as prescribed by the Government of India, is incorporated into purchase orders. The HR Compliance team also conducts periodic wage and remuneration reviews during the year to ensure continued alignment with prevailing statutory requirements and applicable wage regulations.*

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

**Capri Global aims to broaden the incorporation of the Supplier Code of Conduct (in line with SEBI Circular dated July 12, 2023 bearing no. SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122) across vendor and service provider agreements to strengthen responsible procurement practices.**

## Leadership Indicators

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

   **There were no reported human rights grievances or violations at Capri Loans during the current reporting year. Consequently, no changes to business processes were required in response to such concerns. Capri Loans continues to promote respect for human rights through its policies, employee awareness initiatives, regular training programmes, and a culture of accountability across the organisation.**

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

   **Capri Global maintains a comprehensive set of policies and a strong governance framework that collectively safeguard various aspects of human rights across the organization. These frameworks are embedded into our operations to promote ethical conduct, fairness, nondiscrimination, and a safe working environment for all employees and stakeholders.**

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. Capri Global Capital Limited is committed to fostering an inclusive and accessible workplace for all individuals, including persons with disabilities, in alignment with the Rights of Persons with Disabilities Act, 2016. The Company undertakes measures to enhance accessibility across its offices and works towards identifying and addressing potential barriers to equal participation.**

   **These initiatives are supported by the Company's Equal Opportunity and No Discrimination Policy and other relevant policies that promote inclusion, accessibility, and equal opportunity across the organisation. Capri Global continues to strengthen its efforts towards creating a safe, equitable, and barrier-free environment for employees, visitors, and other stakeholders.**

   **Policy:** https://cgcdn.capriloans.in/wp-content/uploads/2024/02/05161228/Equal-Opportunity-and-No-Discrimination-Policy-CGCL-27.01.2024.pdf

4. Details on assessment of value chain partners:

| Particulars | % of value chain partners (by value of business done with such partners) that were assessed |
|---|---|
| Sexual Harassment | Capri Global Capital Limited primarily operates in the financial services sector, with its value chain comprising predominantly service providers engaged through a competitive procurement process. The Company has limited dependence on long term supplier relationships and does not rely on a complex supply chain for its activities. |
| Discrimination at workplace | |
| 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.

   **NA**

## 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:

| Particulars | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|
| **From renewable sources** | | |
| Total electricity consumption (A) | - | - |
| Total fuel consumption (B) | - | - |
| Energy consumption through other sources (C) | - | - |
| **Total energy consumed from renewable sources (A+B+C)** | - | - |
| **From non-renewable sources** | | |
| Total electricity consumption (D) | 26,300.75 GJ | 25,448.55 GJ |
| Total fuel consumption (E) | 1,276.60 GJ | 713.64 GJ |
| Energy consumption through other sources (F) | | |
| **Total energy consumed from nonrenewable sources (D+E+F)** | 27,577.35 GJ | 26,162.19 GJ |
| **Total energy consumed A+B+C+D+E+F)** | 27,577.35 GJ | 26,162.19 GJ |
| **Energy intensity per rupee of turnover** (Total energy consumed / Revenue from operations) | 0.000000757 GJ/₹ | 0.00000109 GJ/₹ |
| **Energy intensity per rupee of turnover adjusted for Purchasing Power Parity** (PPP) (Total energy consumed / Revenue from operations adjusted for PPP) | 0.0000151925 GJ/₹ | 0.00002243 GJ/₹ |
| **Energy intensity in terms of physical output** | - | - |

*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, BDO India Services Pvt Ltd**

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.

   **NA**

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

| Particulars | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|
| **Water withdrawal by source (in kilolitres)** | | |
| (i) Surface water | - | - |
| (ii) Groundwater | - | - |
| (iii) Third party water | 65,050.27 | 56,316.17 |
| (iv) Seawater / desalinated water | - | - |
| (v) Others | - | - |
| **Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)** | 65,050.27 | 56,316.17 |
| **Total volume of water consumption (in kilolitres)** | 7,612 | 5,390.33 |

| Particulars | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|
| **Water intensity per rupee of turnover** (Total water consumption / Revenue from operations) | 0.00000021 KL/₹ | 0.00000022 KL/₹ |
| **Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)** (Total water consumption / Revenue from operations adjusted for PPP) | 0.000004193 KL/₹ | 0.000004621 KL/₹ |
| **Water intensity in terms of physical output** | - | - |
| **Water intensity** (optional) – the relevant metric may be selected by the entity | - | - |

***Water withdrawn for office locations has been estimated based on the norms specified by the Central Ground Water Authority (CGWA), as per which an office employee is estimated to consume 20 litres per day per head towards flushing purposes. This has been applied to the average headcount at the respective location(s) to estimate the volume of water withdrawn for flushing.*

*In addition to the above flushing-water estimate, Capri Global has accounted for water consumed through packaged drinking water cannisters/dispensers at its offices, based on actual cannister consumption records. The aggregate of the flushing-water estimate and cannister-based drinking water consumption has been recorded as water withdrawn from third-party source.*

*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, *BDO India Services Pvt Ltd***

4. Provide the following details related to water discharged:

| Particulars | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|
| **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 | 57,438 KL | - |
| - With treatment – please specify level of treatment | - | - |
| (v) Others | | |
| - No treatment | - | - |
| - With treatment – please specify level of treatment | - | - |
| **Total water discharged (in kilolitres)** | **57,438 KL** | |

*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, BDO India Services Pvt Ltd*

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

**Due to the nature of our business, it is not applicable to us.**

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

| Parameter | Please specify unit | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|---|
| NOx | - | - | - |
| SOx | - | - | - |
| Particulate matter (PM) | - | - | - |
| Persistent organic pollutants (POP) | - | - | - |
| Volatile organic compounds (VOC) | - | - | - |
| Hazardous air pollutants (HAP) | - | - | - |
| Others please specify | - | - | - |

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

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

| Parameter | Unit | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|---|
| **Total Scope 1 emissions** (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available) | Metric tonnes of CO2 equivalent | 203.63 | 83.58 |
| **Total Scope 2 emissions** (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available) | Metric tonnes of CO2 equivalent | 5,187.09 | 5,153.33 |
| **Total Scope 1 and Scope 2 emission intensity per rupee of turnover** (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations) | kgCO2e/ rupee | 0.000147897 | 0.000217281 |
| **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 from operations adjusted for PPP) | kgCO2e/ rupee adjusted for PPP | 0.002969772 | 0.004489017 |
| **Total Scope 1 and Scope 2 emission intensity in terms of physical output** | - | - | - |
| **Total Scope 1 and Scope 2 emission intensity** (optional) – the relevant metric may be selected by the entity | - | - | - |

*The reporting boundary for Scope 1, Scope 2 and Scope 3 GHG emissions was expanded and strengthened during FY 2025–26 to enhance the comprehensiveness of emissions reporting. Accordingly, the increase in reported emissions compared to FY 2024–25 is primarily attributable to the expanded reporting boundary and enhanced coverage.*

*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, BDO India Services Pvt Ltd***

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

**Capri Global Capital Limited has undertaken initiatives to improve energy efficiency and reduce its environmental footprint as part of its broader commitment towards climate action. The company focuses on optimising energy consumption across its offices and branches through measures such as the adoption of LED lighting and energy-efficient cooling systems. These initiatives contribute to reducing electricity consumption and associated indirect greenhouse gas (GHG) emissions (Scope 2 emissions).**

**Further, the Company is progressively integrating sustainability considerations into its procurement and facility management practices by promoting the use of energy-efficient equipment and encouraging responsible resource utilisation. These efforts support operational efficiency while contributing towards the Company's ongoing environmental sustainability objectives.**

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

| Particulars | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|
| **Total Waste generated (in metric tonnes)** | | |
| Plastic waste **(A)** | - | - |
| E-waste **(B)** | 0.60 | 0.89 |
| Bio-medical waste **(C)** | - | - |
| Construction and demolition waste **(D)** | - | - |
| Battery waste **(E)** | - | - |
| Radioactive waste **(F)** | - | - |
| Other Hazardous waste. Please specify, if any. **(G)** | - | - |
| Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector) | 464.21 | 0.064 |
| Total (A+B + C + D + E + F + G + H) | 464.81 | 0.95 |
| Waste intensity per rupee of turnover (Total waste generated / Revenue from operations) | 0.0000000597 tonnes/ ₹ | 0.000000000039 tonnes/ ₹ |
| Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP) | 0.0000011983 tonnes/ ₹ | 0.000000000814 tonnes/ ₹ |
| Waste intensity in terms of physical output | - | - |
| Waste intensity (optional) – the relevant metric may be selected by the entity | - | - |
| **For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)** | | |
| **Category of waste** | | |
| (i) Recycled | 0.16 MT | 0.25 MT |
| (ii) Re-used | 0.18 MT | 0.29 MT |
| (iii) Other recovery operations | - | - |
| **Total** | **0.34 MT** | **0.54 MT** |
| **For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)** | | |
| **Category of waste** | | |
| (i) Incineration | 0.079 MT | 0.12 MT |
| (ii) Landfilling | 0.083 MT | 0.13 MT |
| (iii) Other disposal operations | 464.30 MT | 0.15 MT |
| **Total** | **464.46 MT** | **0.41 MT** |

***Waste generation has been estimated using the per-employee waste generation factor for the "IT and Offices" category (180.4 grams/employee/day) published in "Multi-sector evaluation of generation, composition and sustainable treatment systems for commercial waste streams in India" (Speier et al., Journal of Material Cycles and Waste Management, 2019, https://link.springer.com/article/10.1007/s10163-019-00869-7). This factor has been applied to Capri Global's average office headcount to estimate total waste generated for the reporting period.*

*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, BDO India Services Pvt Ltd***

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.

**Given the nature of its operations, Capri Global Capital Limited generates limited quantities of waste, primarily comprising e-waste arising from its office and branch operations. The company does not undertake manufacturing activities and, therefore, does not use or generate hazardous or toxic chemical waste as part of its operational processes.**

**The company follows responsible waste management practices by ensuring that e-waste is handled and disposed of through authorised recyclers in accordance with applicable environmental regulations**

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:

| S. 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. |
|---|---|---|---|
| NA | | | |

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 |
|---|---|---|---|---|---|
| NA | | | | | |

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

| S. 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 |
|---|---|---|---|---|
| NA | | | | |

Capri Global operates within a robust compliance framework that is designed to ensure adherence to all applicable laws, regulations and Government directives. During the reporting period, the Company did not record any instances of non compliance with the applicable regulatory requirements.

## 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: NA

(ii) Nature of operations: NA

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

| Particulars | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|
| **Water withdrawal by source (in kilolitres)** | | |
| (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 | - | - |

| Particulars | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|
| **Water discharge by destination and level of treatment (in kilolitres)** | | |
| (i) Into Surface water | | |
| - No treatment | - | - |
| - With treatment – please specify level of treatment | - | - |
| (ii) Into Groundwater | | |
| - No treatment | - | - |
| - With treatment – please specify level of treatment | - | - |
| (iii) Into Seawater | | |
| - No treatment | - | - |
| - With treatment – please specify level of treatment | - | - |
| (iv) Sent to third-parties | | |
| - No treatment | - | - |
| - With treatment – please specify level of treatment | - | - |
| (v) Others | | |
| - No treatment | - | - |
| - With treatment – please specify level of treatment | - | - |
| **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. Yes, BDO India Services Pvt Ltd*

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

| Parameter | Please specify unit | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|---|
| **Total Scope 3 emissions** (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available) | Metric tonnes of CO2 equivalent | 3,91,854.75** | 2,331.00 |
| **Total Scope 3 emissions per rupee of turnover PPP** | tCO2e/ ₹ | 0.000010751 | 0.0000000967 |
| **Total Scope 3 emission intensity *** (optional) – the relevant metric may be selected by the entity | tCO2e/Million ₹ | - | - |

*** There is an increase in value for FY 2025-26 as compared to FY 2024-25 as we have accounted for Financed Emissions in the current year. The value for FY 2024-25 is excluding Financed Emissions.*

** PPP adjusted intensity*

*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, BDO India Services Pvt Ltd***

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. **NA**

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 | ISO 27001 Information Security Management System (ISMS) Implementation (Work in Progress) | The organization is implementing an Information Security Management System (ISMS) aligned with ISO 27001 standards. Key activities include information security policy development, risk assessments, control implementation, employee awareness programs, and preparation for certification. | Enhanced information security governance framework under development, with improved risk identification, stronger security controls, and progress toward ISO 27001 certification. |
| 2 | WhatsApp - Multiple Digital Channels of Communication | Enables paperless communication with customers through WhatsApp. | Significant paper savings. |
| 3 | Physical Agreement & Sign Replaced by E-Sign | Replaces physical paper-based signing with digital signatures. | Reduced paper usage, helping save the environment. |
| 4 | Digital Personal Data Protection (DPDP) Act Compliance Program (Work in Progress) | The organization is undertaking initiatives to align its data privacy practices with the Digital Personal Data Protection (DPDP) Act. Activities include reviewing data processing practices, strengthening consent management, updating privacy policies, and establishing data governance mechanisms. | Progress toward enhanced data privacy compliance, improved personal data protection practices, and stronger readiness to meet regulatory requirements. |
| 5 | ESG Awareness and Training through HRMS Portal | Introduced Environmental, Social, and Governance (ESG) awareness and training modules on the HRMS portal. The program educates employees on sustainability, ethical conduct, social responsibility, and governance principles through structured learning modules. | Increased employee awareness and engagement on ESG principles, fostering a culture of sustainability, responsible business conduct, and alignment with organizational ESG objectives. |
| 6 | AI Governance Framework Implementation | The organization is establishing an AI Governance Framework to ensure the responsible, ethical, secure, and compliant use of Artificial Intelligence across business operations. Key activities include defining AI governance policies, implementing risk assessment and monitoring mechanisms, establishing accountability structures, promoting transparency in AI-driven decisions, and conducting employee awareness programs on responsible AI usage. | Enhanced oversight of AI systems, improved management of AI-related risks, strengthened regulatory and ethical compliance, increased transparency and accountability in AI-driven processes, and promotion of responsible innovation across the organization. |

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

   **Capri Global is committed to ensuring the security and continuity of operations. To mitigate potential disasters, we have implemented a robust disaster recovery system for all production applications. This system includes regular replication of critical business application data to a secondary site. Our IT team conducts daily health checks to ensure the system's readiness and performs periodic recovery drills to validate data integrity and service accessibility from the disaster recovery site.**

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.

   **Due to the nature of business we do not have any vendor who causes environmental impact.**

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts. **None, due to nature of business.**

8. How many Green Credits have been generated or procured:

   (i) By the listed entity **0**

   (ii) By the top ten (in terms of value of purchases and sales, respectively) value chain partners **0**

## 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. : **2**

   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.

| S. No. | Name of the trade and industry chambers/ associations | Reach of trade and industry chambers/ associations (State/National) |
|---|---|---|
| 1 | Finance Industry Development Council | National |
| 2 | Association of Gold Loan Financing Companies (India) | National |

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

| Name of authority | Brief of the case | Corrective action taken |
|---|---|---|
| | NA | |

### Leadership Indicators

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

| S. No. | Public policy advocated | Method resorted for such advocacy | Whether information available in public domain? (Yes/No) | Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify) | Web Link, if available |
|---|---|---|---|---|---|
| | | | NA | | |

## 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 |
|---|---|---|---|---|---|
| NA | | | | | |

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

| S. 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 ₹) |
|---|---|---|---|---|---|---|
| NA | | | | | | |

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

**Capri has different mechanisms in place to receive and address grievances from various stakeholders, depending on their nature. You can find more information about these mechanisms on our public page here:** https://www.capriloans.in/Docs/grievanceRedressal/CGCL-Customer%20Grievance%20Redressal%20Policy-V.1.6.pdf

**If issues arise, we promptly address them to maximize positive outcomes for the communities we support.**

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

| Particulars | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|
| Directly sourced from MSME/ small producers | 7.78% | 6.98% |
| Directly from within India | 99.30% | 99.53% |

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 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|---|---|---|
| Rural | 2.6% | 2% |
| Semi-urban | 17.9% | 4% |
| Urban | 30.2% | 25% |
| Metropolitan | 49.3% | 69% |

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

## 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 |
|---|---|
| NA | |

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

| S. No. | State | Aspirational District | Amount spent (In ₹) |
|---|---|---|---|
| 1 | Rajasthan | Dholpur | 2,20,000 |
| 2 | Maharashtra | Dharashiv | 26,96,629 |

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

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

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

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:

| S. No. | Intellectual Property based on traditional knowledge | Owned/ Acquired (Yes/No) | Benefit shared (Yes / No) | Basis of calculating benefit share |
|---|---|---|---|---|
| 1 | Inhouse real time TAT management system | Date of filing of Application: 15/03/2025, Publication Date : 21/11/2025 | Yes | **Benefits Achieved**<br>Based on implementation outcomes and improvements in turnaround time (TAT), operational efficiency, and process visibility, the present invention provides the following benefits:<br><br>**Revenue Growth:**<br>The system's AI-driven monitoring and real-time workflow optimization significantly reduce loan processing turnaround times, enabling faster application closures and higher loan disbursement volumes. This contributes to increased interest income across lending segments such as Home Loans, MSME loans, and other retail and corporate banking products.<br><br>**Operational Savings:**<br>By automating workflow tracking, bottleneck identification, exception management, and performance monitoring, the invention minimizes manual intervention and repetitive processing activities. This results in lower operational costs, improved resource utilization, and enhanced productivity across departments.<br><br>**Enhanced Process Visibility:**<br>The platform provides real-time visibility into every stage of the loan lifecycle, allowing managers and stakeholders to proactively identify delays, monitor performance metrics, and take corrective actions before service levels are impacted.<br><br>**Improved Employee Performance:**<br>The incorporation of gamification mechanisms encourages employee engagement, accountability, and healthy competition. Performance-driven incentives motivate teams to achieve faster turnaround times and maintain higher quality standards.<br><br>**Scalability and Reliability:**<br>The modular and intelligent architecture enables seamless handling of high transaction volumes while maintaining consistent performance, making the system suitable for large-scale banking and financial institutions. |

| S. No. | Intellectual Property based on traditional knowledge | Owned/ Acquired (Yes/No) | Benefit shared (Yes / No) | Basis of calculating benefit share |
|---|---|---|---|---|
| 2 | HireRight - Provisional Patent Filed | Date of filing of Application :14/06/2025 | Yes | **Improved Hiring Efficiency:**<br>The AI-driven platform automates resume parsing, candidate screening, and profile matching, significantly reducing manual effort and accelerating the recruitment process while enabling faster identification of qualified candidates.<br>**Enhanced Candidate Quality and Decision-Making:**<br>By leveraging OCR, NLP, machine learning, and scoring algorithms, the system provides accurate candidate assessments and intelligent recommendations, helping recruiters make data-driven hiring decisions and improve the quality of hires. |
| 3 | GenAI based Bureau report analyzer - Provisional Patent Filed | Date of filing of Application :13/08/2025 | Yes | **Benefits Achieved**<br>Improved Credit Risk Assessment:<br>The invention leverages Gen AI and predictive analytics to provide a comprehensive evaluation of an applicant's creditworthiness, enabling more accurate lending decisions.<br>**Faster Loan Processing:**<br>Automated analysis of CibilBureau reports, loan histories, and financial data significantly reduces manual assessment time and accelerates loan approval processes.<br>**Reduced Default Risk:**<br>AI-generated risk categorization, repayment behavior analysis, and SWOT assessments help lenders identify potential risks early, reducing the likelihood of loan defaults.<br>**Enhanced Decision Making:**<br>Real-time AI insights, recommendations, and key observations provide lenders with actionable intelligence for informed and consistent credit decisions.<br>**Improved Operational Efficiency:**<br>Automation of credit analysis and report interpretation minimizes manual effort, improves productivity, and reduces operational costs. |

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 the Authority | Brief of the case | Corrective action taken |
|---|---|---|
| | **NA** | |

6. Details of beneficiaries of CSR Projects:

| S. No. | CSR Project | No of persons benefitted from CSR projects | % beneficiaries from vulnerable and marginal groups |
|---|---|---|---|
| 1 | Sustainable Livelihood Development and Women Empowerment | 29,138 | 100% |
| 2 | Education Initiative | 8,552 | 100% |
| 3 | Health | 1,44,587 | 100% |
| 4 | Environment & Natural Resource Management | 8,468 | 100% |

## 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.

   **We have a structured mechanism in place to receive and resolve customer complaints through multiple channels. Once a complaint is received, it is acknowledged and directed to the relevant team for resolution. Each complaint is addressed with a complete end-to-end response, and closed only after ensuring the customer is satisfied with the resolution provided. These processes are detailed in our Grievance Redressal Policy.**

   **Contact Information Accessibility:**

   **We actively promote our customer care contact details to ensure easy access for support.**

   **For Gold Loan inquiries: +91 9179 121 021 (Toll-Free) for North and +91 9484 700 111 (Toll-Free) for South**

   **For MSME and Home Loans: 1800 102 1021 (Toll-Free)**

   **Email:** nodalofficer@capriglobal.in **and** care@capriglobal.in

   **More details are available at:** https://www.capriloans.in/contact-details **and**

   https://www.capriloans.in/Docs/grievanceRedressal/CGCL-Customer%20Grievance%20Redressal%20Policy-V.1.6.pdf

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

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

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

| Benefits | FY 2025-26 (Current Financial Year) | | | FY 2024-25 (Previous Financial Year) | | |
|---|---|---|---|---|---|---|
| | Received during the year | Pending resolution at the end of the year | Remarks | Received during the year | Pending resolution at the end of the year | Remarks |
| Data privacy | 0 | - | - | 0 | - | - |
| Advertising | 0 | - | - | 0 | - | - |
| Cyber-security | 0 | - | - | 0 | - | - |
| Delivery of essential services | 0 | - | - | 0 | - | - |
| Restrictive Trade Practices | 0 | - | - | 0 | - | - |
| Unfair Trade Practices | 0 | - | - | 0 | - | - |
| Other | 656 | 2 | All the open complaints were closed by April 10,2026 | 601 | 17 | All the open complaints were closed by April 25,2025. |

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

| Particulars | Number | Reason for recall |
|---|---|---|
| Voluntary recalls | NA as we don't manufacture | |
| Forced recalls | NA as we don't manufacture | |

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

   **Capri Global Capital Limited has established Board-approved Information Security and Cyber Security Policies, supported by related processes and governance frameworks, which are aligned with the Reserve Bank of India's Information Technology Framework requirements and the principles of the ISO/IEC 27001 standard.**

   **As part of our commitment to maintaining a robust security posture, we have implemented a comprehensive set of cybersecurity controls and monitoring mechanisms, including regular Vulnerability Assessment and Penetration Testing (VAPT), 24x7 Security Operations Centre (SOC) monitoring, a Threat Intelligence Platform for proactive threat detection and response, and periodic phishing simulation exercises to assess and enhance user awareness.**

   **We place significant emphasis on security awareness and conduct regular Information Security and Cyber Security training programs for employees, consultants, and relevant stakeholders. In addition, security awareness communications, advisories, and informational flyers are periodically circulated to reinforce secure practices and promote a strong security culture across the organization.**

   **The organization has also initiated its ISO/IEC 27001 certification journey and is actively strengthening its Information Security Management System (ISMS) framework in preparation for certification.**

   **Further, Capri Global Capital Limited is committed to protecting personal data and privacy. Our Data Privacy Policy is designed to comply with applicable Indian laws and regulations, including the Information Technology Act, 2000, the Aadhaar Act, 2016, and associated regulatory requirements, while aligning with recognized industry best practices. We are also progressing with the implementation of the Digital Personal Data Protection (DPDP) Act requirements across the organization.**

   **The Privacy Policy is publicly available on our website and can be accessed at:**

   **Website Privacy Policy:**

   https://www.capriloans.in/privacy-policy/

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.

   **There is no corrective action / issue underway. Not applicable as per the nature of business.**

7. Provide the following information relating to data breaches:

   a. Number of instances of data breaches : **0**

   b. Percentage of data breaches involving personally identifiable information of customers : **0**

   c. Impact, if any, of the data breaches : **NA**

## Leadership Indicators

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

   **Capri Loans website:** https://www.capriloans.in/

   **Capri Loans Play store:** https://play.google.com/store/apps/details?id=com.capriloans.consumer&hl=en_IN

   **Capri Loans IOS Link:** https://apps.apple.com/in/app/capri-loans/id6504343732en_IN

   **Social Media:**

   (Instagram: https://www.instagram.com/capriloans/)
   (LinkedIn: https://in.linkedin.com/company/capri-loans)
   (Twitter: https://x.com/CapriGlobalCap?lang=en)
   YouTube: https://www.youtube.com/@capriloans1961)
   Toll Free no: 1800-102-102-1

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

   **Capri Global Capital Limited has established systems to ensure that customers have access to relevant information regarding its products, services, terms and conditions, and responsible usage practices. The company undertakes customer awareness initiatives through various communication channels, including its social media platforms, where it shares educational content through initiatives such as 'Sawaal Jawaab' and 'Samajhdaari Ka Farz'.**

   **Links:**

   https://www.instagram.com/p/DQ4J6yUiO53/?igsh=MTlsc243dHF0b3oydw==
   https://www.instagram.com/reel/DRmb6VoijQp/?igsh=ZmMzcmY5bXJ0dDli
   https://www.instagram.com/p/DR9IjAeCJXa/?igsh=YjByMjQ3Z2Njdm56
   https://www.instagram.com/p/DTQGubeCF9_/?igsh=a3M3YXRrNHNxbzRp
   https://www.instagram.com/reel/DT2r0q9Egk4/?igsh=MXAxenpmbWsxN212NQ==

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

   **Yes Capri Global Limited has established a Business Continuity Plan (BCP) to enhance operational resilience, manage potential disruptions, and ensure continuity of critical business operations and customer services. The BCP is designed to manage risks arising from system unavailability, data-related issues, or other unforeseen disruptions. In the event of any disruption or discontinuation of essential services, we proactively inform customers through SMS, WhatsApp, and email.**

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)

   **Capri Global provides product-related information beyond the requirements mandated under applicable laws and regulations. The Most Important Terms and Conditions document, which includes details on service charges, interest rates, product features, service standards, and grievance redressal mechanisms, is prominently displayed across all offices and is also made available on the Company's website. Any changes in interest rates or other material terms are proactively communicated to loan customers. Additionally, the Capri Loans App enables customers to access detailed information regarding loan terms, repayment schedules, and grievance redressal procedures. Customers are encouraged to make repayments only through authorised channels, including the Capri Loans App, to enhance transparency, convenience, and data security.**

   **The Company also conducts customer satisfaction surveys to gather feedback and assess customer experience. Feedback is collected directly through the Capri Loans App, where customers are prompted to rate their experience upon login. The insights gathered through these interactions are used to improve service quality, address customer needs, and strengthen customer engagement.**

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**BDO India Services Private Limited**
Magnum Global Park, Floor 21
Sector 58, Golf Course Extension Road
Gurugram, Haryana 122011

# Independent Assurance Statement

**To,**

**The Board of Directors**
**Capri Global Capital Limited**
**502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel**
**Mumbai – 400013, Maharashtra**

**Independent Assurance Statement to Capri Global Capital Limited on select non-financial sustainability disclosures in the Business Responsibility and Sustainability Report for the financial year 2025-26.**

**Introduction and objective of engagement**

**Capri Global Capital Limited** (the 'Company') has developed its Business Responsibility and Sustainability Report (BRSR) 2025-26 (the 'Report') based on the BRSR reporting guidelines, including the BRSR Core indicators prescribed by SEBI for listed entities. The reporting criteria have been derived from the Principles of National Guidelines on Responsible Business Conduct (NGRBC), and Greenhouse Gas (GHG) Protocol - A Corporate Accounting and Reporting Standard.

BDO India Services Private Limited ("BDO India") was engaged by the Company to provide independent assurance on BRSR Core indicators & non-core indicators of the Report that includes the Company's performance for the period 1st April 2025 through 31st March 2026.

**The Company's responsibilities**

The Report content and its presentation are the sole responsibilities of the management of the Company. The Company management is also responsible for the design, implementation, and maintenance of internal controls relevant to the preparation of the Report, so that it is free from material misstatement, whether due to fraud or error.

**BDO's responsibilities**

BDO's responsibility, as agreed with the Management of the Company, is to provide assurance on the BRSR Core Indicators and selected non-core indicators as described in the 'Scope & boundary of assurance' section below. We do not accept or assume any responsibility for any other purpose or to any other person or organization. Any reliance a third party may place on the Report is entirely at its own risk.

**Assurance standard**

We conducted our assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised), 'Assurance Engagements Other than Audits or Reviews of Historical Financial Information' and ISAE 3410, 'Assurance Engagements on Greenhouse Gas Statement' issued by the International Auditing and Assurance Standards Board (IAASB).

**Scope, boundary & assurance criteria**

The reporting scope and boundary cover the Company's standalone operations in India.

We applied the criteria of **'Reasonable' Assurance** for non-financial Core Indicators of BRSR (Business Responsibility & Sustainability Report), and criteria of **'Limited' Assurance** for select non-Core indicators of BRSR, as set out under Appendix 1 to this Assurance Statement, for the period 1st April 2025 through 31st March 2026.

**Assurance methodology**

Our assurance process entails conducting procedures to gather evidence regarding the reliability of the disclosures covered in the assurance scope. The physical verification on sample basis was carried out at the corporate offices in Lower Parel and Goregaon in Mumbai.

We used our professional judgement as Assurance Provider for selection of sample of the Company's locations/facilities and non-financial information for the verifications. We conducted a review and verification of data collection, collation, and calculation methodologies, and a general review of the logic of inclusion/ omission of relevant information/ data in the Report. Our review process included:

- Evaluation and assessment of the appropriateness of the quantification methods used to arrive at the non-financial sustainability information of the BRSR Core indicators in the Report;
- Review of consistency of data/information within the Report as well as between the Report and the source;
- Engagement through discussions with personnel at the corporate level who are accountable for the data and information presented in the Report;
- Execution of an audit trail of claims and data streams, to determine the level of accuracy in collection, transcription, and aggregation;
- Review of data collection and management procedures, and related internal controls,

**Limitations and exclusions:**

There are inherent limitations in an assurance engagement, including, for example, the use of judgement and selective testing of data. Accordingly, there are possibilities that material misstatements in the Report may remain undetected.

The assurance scope excludes:

- Data and information outside the defined reporting period (1st April 2025 through 31st March 2026);
- Review of the 'economic and/or financial performance indicators' included in the Report or on which reporting is based; we have been informed by the Company that these are derived from the Company's audited financial records;
- The Company's statements and claims related to any topic other than those listed in the '**Scope, boundary & assurance criteria';**
- The Company's statements that describe qualitative/quantitative assertions, expression of opinion, belief, inference, aspiration/ targets, expectation, aim or future intention.

**Our observations**

We have reviewed the disclosures in the "Report" for the reporting period from 1st April 2025 through 31st March 2026. The Company has made considerable efforts towards collecting and organizing data for reporting as per the SEBI guidelines. The disclosures of the Company, covered under the '**Scope, boundary & assurance criteria'**, are fairly reliable. However, the Company may consider further strengthening their data management system.

**Our conclusion**

Based on the scope of our review, we concluded the following:

- Reasonable Assurance of BRSR Core indicators: Based on the procedures performed, the disclosures fulfil the principles of relevance, completeness, reliability, neutrality, and understandability as per relevant 'reasonable' assurance criteria;
- Limited Assurance of select non-core indicators for BRSR: Based on the procedures performed, nothing has come to our attention that causes us not to believe that the disclosures are presented fairly, in all material respects, as per 'limited' assurance criteria of the applied standard.

**Our assurance team and independence**

BDO India Services Private Limited is a professional services firm providing services in Advisory, Assurance, Tax, and Business Advisory Services, to both domestic and international organizations across industry sectors. Our non-financial assurance practitioners for this engagement are drawn from a dedicated Sustainability and ESG Team in the organization. This team is comprised of multidisciplinary professionals, with expertise across the domains of sustainability, global sustainability reporting standards and principles, and related assurance standards. This team has extensive experience in conducting independent assurance of sustainability data, systems, and processes across sectors and geographies. As an assurance provider, BDO India is required to comply with the independence requirements set out in the International Federation of Accountants (IFAC) Code of Ethics for Professional Accountants. Our independence policies and procedures ensure compliance with the Code.

**For BDO India Services Private Limited**

Indra Guha
Partner | Sustainability & ESG
Business Advisory Services Private Limited

Gurugram, Haryana
21 July 2026

BDO

**Appendix 1**

**The sustainability non-financial indicators considered during the engagement are based on BRSR Framework, as presented below.**

**A. BRSR Core Indicators covered under Reasonable Assurance**

| Sr. No. | Principle/ Indicator/ Reference | Attribute | Parameter |
|---|---|---|---|
| 1 | Principle 6-E7 | Green-house gas (GHG) footprint | 1. Total scope 1 emissions<br>2. Total scope 2 emissions<br>3. GHG emission Intensity (Scope 1 + 2):<br>c) Total Scope 1 and Scope 2 emissions per rupee of turnover<br>c) Total Scope 1 and Scope 2 emission per rupee of turnover adjusted for Purchasing Power Parity (PPP)<br>c) Total Scope 1 and Scope 2 emission intensity in terms of physical output |
| 2 | Principle 6-E3<br>Principle 6-E4 | Water footprint | 1. Total water withdrawn<br>2. Total volume of water consumption<br>3. Water consumption intensity:<br>c) Water consumption per rupee of turnover<br>c) Water consumption per rupee of turnover adjusted for Purchasing Power Parity (PPP)<br>c) Water intensity in terms of physical output<br>4. Water Discharge by destination and levels of Treatment |
| 3 | Principle 6-E1 | Energy footprint | 1. Total energy consumed<br>2. % of energy consumed from renewable sources<br>3. Energy intensity:<br>c) Energy consumed per rupee of turnover<br>c) Energy consumed per rupee of turnover adjusted for Purchasing Power Parity (PPP)<br>c) Energy intensity in terms of physical output |
| 4 | Principle 6 - E9 | Embracing circularity-details related to waste management by the entity | 1. Total waste generated<br>2. Waste generated intensity:<br>c) Waste generated per rupee of turnover<br>c) Waste generated per rupee of turnover adjusted for Purchasing Power Parity (PPP)<br>c) Waste intensity in terms of physical output<br>3. For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations<br>4. For each category of waste generated, total waste disposed by nature of disposal method |
| 5 | Principle 3 - E1(C)<br>Principle 3 - E11 | Enhancing employee wellbeing and Safety | 1. Spending on measures towards well- being of employees and workers- cost incurred as a % of total revenue of the company.<br>2. Details of safety related incidents for employees and workers<br>d) Lost Time Injury Frequency Rate (LTIFR) (per one million- person hours worked)<br>d) Total recordable work-related injuries<br>d) No. of fatalities<br>d) High consequence work-related injury or ill-health (excluding fatalities) |
| 6 | Principle 5 - E3(b)<br>Principle 5 - E7 | Enabling Gender Diversity in Business | 1. Gross wages paid to females as a % of total wages paid<br>2. Complaints on POSH<br>c) Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)<br>c) Complaints on POSH as a % of female employees / workers<br>c) Complaints on POSH upheld |
| 7 | Principle 8 - E4<br>Principle 8 - E5 | Enabling Inclusive Development | 1. Input material sourced from following sources as % of total purchases Directly sourced from MSMEs/ small producers and directly from within India<br>2. Job creation in smaller towns- wages paid to people employed in smaller towns (permanent or non-permanent/on contract) as % of total wage cost |

| | | | |
|---|---|---|---|
| 8 | Principle 9 - E7<br>Principle 1 - E8 | Fairness in Engaging with Customers and Suppliers | 1. Instances involving loss/ breach of data of customers as a percentage of total data breaches or cyber security events<br>2. Number of days of accounts payable |
| 9 | Principle 1 - E9 | Open-ness of business | 1. Concentration of purchases & sales done with trading houses, dealers, and related parties<br>f) Purchases from trading houses as % of total purchases<br>f) Number of trading houses where purchases are made from<br>f) Purchases from top 10 trading houses as % of total purchases from trading houses<br>f) Sales to dealers / distributors as % of total sales<br>f) Number of dealers / distributors to whom sales are made<br>f) Sales to top 10 dealers / distributors as % of total sales to dealers / distributors<br>2. Loans and advances & investments with related parties Share of RPTs (as respective %age) in:<br>d) Purchases<br>d) Sales<br>d) Loans & advances<br>d) Investment |

**B. BRSR Non-Core Indicators covered under Limited Assurance**

| Sr. No. | Principle Reference | Attribute | Indicator Description |
|---|---|---|---|
| 1 | Principle 1- E1 | Details of training given to employees and workers. | 1. BOD<br>2. KMP<br>3. Employees other than BoD and KMP<br>4. Workers |
| 2 | Principle 3- E7 | Membership of employees and worker in association(s) or Unions recognized by the listed entity | 1. No. of employees / workers respective category, who are part association(s) Union |
| 3 | Principle 3- E8 | Details of training given to employees and workers. | 1. On Health and safety measures<br>2. On Skill upgradation |
| 4 | Principle 3- E9 | Performance and career development reviews of employees and worker | 1. Male<br>2. Female |
| 5 | Principle 5- E3 (a) | Median remuneration / wages | 1. BOD<br>2. KMP<br>3. Employees other than BoD and KMP<br>4. Workers |
| 6 | Principle 6- L1 | Scope 3 Emissions | 1. Total Scope 3 emissions2.<br>2. Total Scope 3 emissions per rupee of turnover |

Notes:

1. For BRSR indicators, “E” denotes Essential Indicators and “L” denotes Leadership Indicators.