



आई एफ सी आई लिमिटेड
(A Government of India Undertaking)
(भारत सरकार का उपक्रम)

September 02, 2026

No. IFCI/CS/61/2026- 657	No. IFCI/CS/62/2026- 658
1.National Stock Exchange of India Limited Exchange Plaza Plot No. C/1, G Block, Bandra Kurla Complex, Bandra (East) Mumbai – 400 051 <u>CODE:IFCI</u>	2. BSE Limited Department of Corporate Service Phiroze JeeJeebhoy Tower Dalai Street Mumbai – 400 001 <u>CODE:500106</u>

Dear Sir/Madam,

Re: Business Responsibility and Sustainability Report for the Financial Year ended March 31, 2026.

Pursuant to Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Business Responsibility and Sustainability Report (BRSR) for the Financial Year 2025-26.

The BRSR also forms the part of the Annual Report for the Financial Year 2025-26.

This is for your information and record.

For **IFCI Limited**

PRIYANKA SHARMA
Digitally signed by
PRIYANKA SHARMA
Date: 2026.09.02
18:53:30 +05'30'

(Priyanka Sharma)
Company Secretary & Compliance Officer

Encl.: As above

आई एफ सी आई लिमिटेड

पंजीकृत कार्यालय:

आईएफसीआई टावर, 61 नेहरु प्लेस, नई दिल्ली – 110 019

दूरभाष: +91-11-4173 2000, 4179 2800

फैक्स: +91-11-2623 0201, 2648 8471

वेबसाइट: www.ifcilttd.com

सीआईएन: L74899DL1993GOI053677

1948 से राष्ट्र के विकास में

IFCI Limited

Regd. Office:

IFCI Tower, 61 Nehru Place, New Delhi - 110 019

Phone: +91-4173 2000, 4179 2800

Fax: +91-11-2623 0201, 2648 8471

Website: www.ifcilttd.com

CIN: L74899DL1993GOI053677

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BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT

SECTION A: GENERAL DISCLOSURES

I. Details of the Listed Entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L74899DL1993GOI053677
2.	Name of the Listed Entity:	IFCI Limited
3.	Year of incorporation	1993
4.	Registered office address	IFCI Limited, IFCI Tower, 61 Nehru Place, New Delhi-110019
5.	Corporate address	IFCI Limited, IFCI Tower, 61 Nehru Place, New Delhi-110019
6.	E-mail	complianceofficer@ifcilt.com
7.	Telephone	011-41732000
8.	Website	https://www.ifcilt.com
9.	Financial year for which reporting is being done	2025-26
10.	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited (NSE) and BSE Limited (BSE)
11.	Paid-up Capital	₹ 2694,31,43,310.00
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Ms. Priyanka Sharma, Company Secretary & Compliance Officer Phone: 011-41732000 Email: complianceofficer@ifcilt.com
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Disclosures made in this report are on Standalone Basis
14.	Name of assessment or assurance provider	M/s. Navneet K Arora & Co LLP
15.	Type of assessment or assurance obtained	Reasonable Assurance of BRSR Core Indicators as per SEBI Guidelines

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.	Financing Activity	Interest Income, Dividend Income, Fee Based Income and Net gain on fair value changes of investments	94.03%

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

S. No.	Product/Service	NIC Code	% of Total Turnover contributed
1.	Financing Activity	64920	94.03%

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	0	04	04
International	0	0	0

19. Markets served by the entity

a. Number of locations

Locations	Number
National (No. of States)	04
International (No. of Countries)	0

- b. What is the contribution of exports as a percentage of the total turnover of the entity? 0%, as there are no exports.
- c. **A brief on types of customers:** Customers encompasses Corporates across the industries/sectors, engaged in infrastructure, manufacturing, services, real estate, agro-based and other diversified sectors. Besides, the customers also include various Ministries and Departments of the Government of India.

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)	113	74	65.49%	39	34.51%
2.	Other than Permanent (E)	24	19	79.17%	5	20.83%
3.	Total employees(D + E)	137	93	67.88%	44	32.12%
	WORKERS					
4.	Permanent (F)	1	1	100.00%	0	0.00%
5.	Other than Permanent (G)	0	0	0.00%	0	0.00%
6.	Total workers (F + G)	1	1	100.00%	0	0.00%

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
	<u>DIFFERENTLY ABLED EMPLOYEES</u>					
1.	Permanent (D)	1	0	0.00%	1	100.00%
2.	Other than Permanent (E)	0	0	0.00%	0	0.00%
3.	Total differently abled employees (D+E)	1	0	0.00%	1	100.00%
	<u>DIFFERENTLY ABLED WORKERS</u>					
4.	Permanent (F)	0	0	0.00%	0	0.00%
5.	Other than permanent (G)	0	0	0.00%	0	0.00%
6.	Total differently abled workers (F+G)	0	0	0.00%	0	0.00%

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	7	0	00.00%
Key Management Personnel*	3	1	33.33%

* Key Management Personnel includes the Managing Director & Chief Executive Officer, the Chief Financial Officer & the Company Secretary as on March 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	3.92%	0.00%	2.60%	13.25%	16.47%	14.34%	13.68%	8.33%	11.89%
Permanent Workers	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Note: The turnover rate has been calculated as per the SEBI Guidance Note for the BRSR. Accordingly, the figures for the previous years have been restated.

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/ Associates Companies/Joint Ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of share held by listed entity	Does the entity indicated at column A, Participated in Business Responsibility Initiatives of listed entity (Yes/No)
1.	Stock Holding Corporation of India Limited (SHCIL)	Subsidiary	52.86%	No
2.	Stockholding Document Management Services Limited (SDMSL)	Step Down Subsidiary	100% held by SHCIL	No
3.	Stockholding Services Limited (SSL)	Step Down Subsidiary	100% held by SHCIL	No
4.	Stockholding Securities IFSC Limited (SSIL)	Step Down Subsidiary	100% held by SHCIL	No
5.	IFCI Financial Services Limited (IFIN)	Subsidiary	94.78%	No
6.	IFIN Commodities Limited (ICOM)	Step Down Subsidiary	100% held by IFIN	No
7.	IFIN Credit Limited (ICL)	Step Down Subsidiary	100% held by IFIN	No
8.	IFIN Securities Finance Limited (ISFL)	Step Down Subsidiary	100% held by IFIN	No
9.	IFCI Infrastructure Development Limited (IIDL)	Subsidiary	100.00%	No
10.	IIDL Realtors Private Limited (IRPL)	Step Down Subsidiary	100% held by IIDL	No
11.	IFCI Venture Capital Funds Limited (IVCF)	Subsidiary	98.59%	No
12.	IFCI Factors Limited (IFL)	Subsidiary	99.90%	No
13.	MPCON Limited	Subsidiary	79.72%	No
14.	KITCO Limited	Associate	20.26%	No
15.	Shiga Energy Private Limited	Associate	28.43%	No

VI. CSR Details

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

(ii) Turnover (in ₹) 8,97,70,64,760.40

(iii) Net worth (in ₹) 17,85,50,92,677.20

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes then provide web-link for grievance redressal policy)	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
		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	No	0	0	Nil	0	0	Nil
Investors (other than Shareholders)*	Yes https://support.ifcilttd.com/	187	1	One complaint received on 31-03-2026 was resolved on 01-04-2026.	364	0	A complaint received from one investor was in advertently counted twice due to two folios.

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes then provide web-link for grievance redressal policy)	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
		Number of Complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of Complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Shareholders	Yes**	54	1	One complaint received on R&STA's Smart ODR Portal, though resolved in March 2026 itself, however the same was shown as pending as the complainant had time to submit his remarks, if any.	47	0	Nil
Employees and workers	Yes***	04	01	Pending grievance is under active consideration	01	01	Nil
Customers	Yes****	0	0	Nil	0	0	Nil
Value Chain Partners	Not Applicable	0	0	Nil	0	0	Nil
Other (Please specify)	-	-	-	-	-	-	-

* Investors (other than shareholders) include Bondholders.

** <https://support.ifcilttd.com/>

https://www.ifcilttd.com/2025/Guidelines_for_Equity_Shareholders.pdf

*** https://ifcilttd.com/2026/CODE_OF_BUSINESS_CONDUCT_AND_ETHICS_FOR_IFCIS_BOARD_OF_DIRECTORS_AND_EMPLOYEES.pdf

<https://www.ifcilttd.com/2026/Whistle%20Blower%20Policy.pdf>

**** <https://www.ifcilttd.com/about/responsible-business-conduct>

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	Rationale for identifying the Risk/ Opportunity	In case of risk, approach to adapt or mitigate	Financial Implication of the risk or opportunity (Indicate positive or negative implication)
1.	Business Ethics and Governance	Opportunity	Aligning the business practices to the highest standards of ethics and governance helps the company in maintaining transparency and accountability. It also assists the company in making decisions that are responsible and ethical, thereby helps to prevent, detect and respond to inappropriate behavior.	-	Positive Good governance and ethics not only help increase trust among consumers, investors and other stakeholders but also prevents levy of fines, penalties and other legal implications. It also leads to cost savings as the company will not be at risk of running into financial loss due to unethical or irresponsible behavior.
2.	Compliance	Risk and Opportunity	Risk The risk of compliance failure could lead to imposition of legal penalties, monetary fees and fines and reputational loss. Opportunity Complying with applicable rules and regulations maintains investor confidence and strengthens stakeholders' trust, thereby helps in gaining reputational and financial benefits.	The respective compliance officers regularly follow updates regarding the latest and updated law, rules and regulations and ensure compliance to these updates.	Positive Effective compliance helps in building trust, confidence and long-term relationships with stakeholders. It leads to cost savings that otherwise might be incurred due to non-compliance. These costs include fines, penalties and legal fees. Negative Instances of non-compliances can lead to imposition of penalties or fines which can lead to reputational risks and financial burden.
3.	Data Security	Risk and Opportunity	Risk The risk to data security could lead to cyber security attacks and further data breaches that could compromise the safety of the Company's data. Opportunity Due to increasing dependence on data, maintaining data security provides the Company with a competitive advantage as well as an improved reputation. It may also result in saving of costs that could potentially be incurred due to issues linked to security breaches.	Maintenance of a strong policy on data security helps in managing the risks associated with data security breaches	Positive It helps to minimize risks and save potential risks linked to non-compliance with data security rules and regulations. Securing data will retain the company's sensitive data safe. Negative It can lead to losses from data breach, financial penalties, cost associated with recovery and reviewing.

S. No.	Material Issue Identified	Indicate whether Risk or Opportunity	Rationale for identifying the Risk/ Opportunity	In case of risk, approach to adapt or mitigate	Financial Implication of the risk or opportunity (Indicate positive or negative implication)
4.	Transparency & Disclosures	Opportunity	Disclosing both financial and non-financial aspects of the Company helps in building trust and credibility of the Company amongst its stakeholders. Maintaining transparency, especially on the non-financial details of the Company, including details on environmental, social and governance aspects, additionally enhances the reputation of the Company.	-	Positive It helps in increasing investor confidence.
5.	Employee Welfare & Development	Opportunity	Providing benefits to employees such as adequate remuneration, leaves, holidays. The Company actively invests in employee development, fostering both professional and personal growth through continuous learning initiatives.	-	Positive Providing employee welfare will increase employee satisfaction, loyalty, productivity and retention, thereby helping Company to maintain the required work force and have a positive image. This reduces costs related to absenteeism and recruitment.
6.	Digitization	Opportunity and Risk	Opportunity Rapid and ongoing digitization of Operational processes aids transition to a paper-less processing cycle in its operations. Risk It encompasses a range of challenges such as cyber security threats, integration challenges etc.	Robust IT Security policy exists at IFCI to mitigate the risk of any cyber security threats. Any initial integration challenges if any shall be only one time and once the systems are integrated the same shall be beneficial to IFCI.	Positive It ensures cost saving and contributes to the Government's green initiatives. Negative It requires hardware and software upgrade which are necessary to support digital initiatives.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

The National Guidelines on Responsible Business Conduct (NGRBC) were prescribed by the Ministry of Corporate Affairs (MCA), Government of India, in 2018. They are built over the National Voluntary Guidelines on the Social, Environmental and Economic Responsibilities of Business (NVGs) released by the MCA in 2011. The NGRBC have been designed to guide businesses to perform beyond the requirements of regulatory compliance and contribute towards wider developmental goals including environmental and social.

The NGRBC advocates for nine principles referred as P1-P9 as given below:

P1 Businesses should conduct and govern themselves with integrity and in a manner that is Ethical, Transparent and Accountable.

P2 Businesses should provide goods and services in a manner that is sustainable and safe.

- P3** Businesses should respect and promote the well-being of all employees, including those in their value chains.
- P4** Businesses should respect the interests of and be responsive to all its stakeholders.
- P5** Businesses should respect and promote human rights.
- P6** Businesses should respect and make efforts to protect and restore the environment.
- P7** Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.
- P8** Businesses should promote inclusive growth and equitable development.
- P9** Businesses should engage with and provide value to their consumers in a responsible manner.

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
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	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
c. Web Link of the Policies, if available	*	Policy being an internal document is accessible to employees only.	**	***	****	Policy being an internal document is accessible to employees only.	Nil	*****	*****
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	No	No	No	No	No	No	No	No	No
4. Name of the national and international codes/certifications/labels/ standards adopted by your entity and mapped to each principle.	No	No	No	No	No	No	No	No	No
5. Specific commitments, goals and targets set by the entity with defined timelines, if any	No	No	No	No	No	No	No	No	No
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	No	No	No	No	No	No	No	No	No
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (<i>listed entity has flexibility regarding the placement of this disclosure</i>) IFCI Ltd. is conscious of the environment, social well-being of the community and best governance practices while conducting its business. As a Government of India undertaking engaged mainly in financial and advisory services, its operation is office based with no manufacturing or other resource intensive activity. The Company's direct environmental impact is small, arising mainly from office energy use, paper & staff based.									

- * <https://www.ifcilt.com/about/responsible-business-conduct>
https://ifcilt.com/2026/CODE_OF_BUSINESS_CONDUCT_AND_ETHICS_FOR_IFCIS_BOARD_OF_DIRECTORS_AND_EMPLOYEES.pdf
<https://www.ifcilt.com/2026/Whistle%20Blower%20Policy.pdf>
- ** https://www.ifcilt.com/2025/Human_Rights_Policy.pdf
- *** <https://www.ifcilt.com/about/responsible-business-conduct>
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<https://www.ifcilt.com/2026/Whistle%20Blower%20Policy.pdf>
https://www.ifcilt.com/2026/CSR_Policy_2026-27.pdf
- **** https://www.ifcilt.com/2025/Human_Rights_Policy.pdf
- ***** https://www.ifcilt.com/2026/CSR_Policy_2026-27.pdf
- ***** <https://www.ifcilt.com/about/responsible-business-conduct>

8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Board on the recommendation of the Business Responsibility Reporting Committee of Directors.
9. Does the entity have a specified Committee of the Board / Director Responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Yes, IFCI has a specified Committee of the Board for BRSR i.e. Business Responsibility Reporting Committee of Directors. The Committee consists of following members: i. Shri Rahul Bhawe, MD & CEO - Chairman ii. Prof. Arvind Sahay iii. Shri Rajeev Sachdev

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	The Company follows a well-established policy review process. All Company policies undergo periodic assessments or are reviewed on need basis. If necessary, revisions to policies and associated procedures are implemented to ensure ongoing effectiveness. The Committee of Directors / Board is then presented with these reviewed and, if applicable, revised policies for their consideration and approval.									Annual Review								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances																		
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.	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	No, however, the policies are reviewed, approved/adopted internally by the Board of IFCI on a regular basis.								

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

Question	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
The entity does not consider the Principles material to its business (Yes/No)									
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/ human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)							#		

(#) IFCI does not engage in advocacy of public & regulatory policy.

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with processes and decisions. The information sought is categorised 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.

Accordingly, the disclosures for essential indicators have been made and disclosure for leadership indicators have not been provided in the report.

PRINCIPLE 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

ESSENTIAL INDICATORS

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

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	4	- Regulatory Updates on SEBI (PIT), Listing Regulations and RBI Directions -Directors' Training Programme covering Business Case of CG & Responsible Business Conduct	100.00%
Key Managerial Personnel	12	- Directors Development Program -New Labour Codes and Draft Rules - Virtual Training Program on KYC AML & CFT for Banks, NBFCs & FIs- Office 365 - E-office - Disciplinary Proceedings - Session on awareness on Listing Regulations – Related Party Transactions (RPTs) - Disclosure of Events or Information to Stock Exchanges – Regulation 30 of SEBI LODR 2015 - Complaints Redressal - Artificial Intelligence & Machine Learning - Right Bite for a Healthier Tomorrow - ESG & Sustainability - BRSR Requirements	100.00%
Employees other than BoD & KMPs	26	- E office - Advance MS Excel technique for effective analysis -Disciplinary proceedings - Microsoft Power BI - Session on awareness on Listing Regulations-RPT - Disclosure of events or Information to Stock Exchanges - Regulation 30 of SEBI LODR 2015 - Complaints redressal - Vigilance awareness session - Right Bite for a Healthier Tomorrow - Capacity building program held at DMRC - Health Awareness session	98.23%
Workers	1	Fire Mock Drill	100%

2. Details of fines/ penalties/ punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors/ KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and as disclosed on the entity's website):

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

Non-Monetary				
	NGRBC Principle	Name of the regulatory/ enforcement agencies/judicial institution	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment	-	-	-	-
Punishment	-	-	-	-

*Note: For the financial year 2025-26, NSE & BSE has imposed fine of ₹ 77,52,600/- for non-compliance with the provisions of SEBI (LODR) 2015, with respect to composition of the Board and various Board level committees, due to absence of requisite number of Independent Directors (including woman Independent Director) on the Board of the Company. As per Section 149(6) of the Companies Act, 2013, IFCI being a Government Company, the power to appoint Independent Directors vests with the Ministry administratively in-charge of the Company. As the aforesaid non-compliance is outside the control of the Company and its Board of Directors, IFCI has been requesting Ministry administratively in-charge for appointment of requisite number of Independent Directors (including one Woman Independent Director) on the Board of the Company. Accordingly, in response to the fines levied by the Stock Exchange(s), the Company has requested the Stock Exchanges not to impose fine and/or take any further action as per SEBI Master Circular dated January 30, 2026, against the Company.

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
NIL	NIL

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, In order to guarantee fair dealing and transparency in its operations, the following preventive measures have been adopted by the company

- Responsible Business Conduct – The Responsible Business Conduct Policy of IFCI (erstwhile Fair Practices Code) is available on website of the Company at the link <https://www.ifcilttd.com/about/responsible-business-conduct>.
- The Company is following procedures and norms of CVC regarding anti-corruption and anti-bribery and also the PIDPI Resolution (GoI Resolution on Public Interest Disclosure and Protection of Information) relating to complaints for disclosure on any allegation of corruption or misuse of office wherein CVC is Designated Agency.
- Apart from the above, IFCI has also adopted Whistle Blower Policy and the same is available on the link <https://www.ifcilttd.com/2026/Whistle%20Blower%20Policy.pdf>
- With reference to award of contract, IFCI has Procurement Policy approved by Board of Directors of your Company.

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

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Directors	0	0
KMPs	0	0
Employees	0	0
Worker	0	0

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

	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	No complaints were received regarding conflict of interest in the reporting period.	0	No complaints were received regarding conflict of interest in the reporting period.
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	No complaints were received regarding conflict of interest in the reporting period.	0	No complaints were received regarding conflict of interest in the reporting period.

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest. **Not Applicable, in view of NIL data at point 2 above.**
8. Number of days of accounts payables [(Accounts payable *365) / Cost of goods/services procured] in the following format:

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Number of days of accounts payables	0	0

Considering the nature of the business of the entity, the above-mentioned point is Nil.

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	0	0
	b. Number of trading houses where purchases are made from	0	0
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	0	0
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	0	0
	b. Number of dealers / distributors to whom sales are made	0	0
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	0	0

Parameter	Metrics	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	0.26%	1.16%
	b. Sales (Sales to related parties / Total Sales)	0.90%	1.08%
	c. Loans & advances (Loans & advances given to related parties/Total loans & advances)	-	-
	d. Investments (Investments in related parties / Total Investments made)	61.33%	50.66%

Note: The data previously reported has been restated, pursuant to subsequent identification and validation of the relevant information.

LEADERSHIP INDICATORS

- 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

- 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.

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

ESSENTIAL INDICATORS

- 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.

	Current Financial Year (FY 2025-26)	Previous Financial Year (FY 2024-25)	Details of improvements in environmental and social impacts
R&D	0.00%	0.00%	NIL
Capex	0.00%	0.00%	NIL

As the capital expenditure (capex) does not have any measurable environmental and social impact, hence, mentioned as Nil.

- Does the entity have procedures in place for sustainable sourcing? (Yes/No)
Yes, Given the specific nature of our business operations, certain industry standards may not be directly applicable to the Company. Nevertheless, IFCI diligently adheres to the procurement guidelines established by the Government of India (GoI). The Company has implemented a Procurement Policy, ensuring uniformity and transparency in all procurement activities. IFCI also utilizes the Government e-Marketplace (GeM) and the Central Public Procurement (CPP) Portal, facilitating a streamlined and efficient sourcing process.
 - If yes, what percentage of inputs were sourced sustainably?
During the FY 2025-26, out of total purchases 95.65% purchases of goods and services were made through Government E-Marketplace (GeM).
- 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. **Given the nature of the business, IFCI does not manufacture any physical product in the normal course of its operations. Consequently, product reclamation for the purpose of reuse, recycling, or end-of-life disposal is not applicable to the Company.**
- Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same. **No**

LEADERSHIP INDICATORS

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

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

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 Current Financial Year	FY 2024-25 Previous Financial Year

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:

	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)						
E-waste						
Hazardous waste						
Other waste						

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

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	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
	Permanent employees (Officers)										
Male	74	74	100.00%	74	100.00%	0	0.00%	74	100.00%	74	100.00%
Female	39	39	100.00%	39	100.00%	39	100.00%	0	0.00%	39	100.00%
Total	113	113	100.00%	113	100.00%	39	34.51%	74	65.49%	113	100.00%

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
	Other than Permanent employees*										
Male	19	0	0.00%	0	0.00%	0	0.00%	0	0.00%	19	100.00%
Female	5	0	0.00%	0	0.00%	5	100.00%	0	0.00%	5	100.00%
Total	24	0	0.00%	0	0.00%	5	20.83%	0	0.00%	24	100.00%

* Contractual employees have an option to structure their salary by including component of Health Insurance.

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

Category	% of workers covered by (Workmen)										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
	Permanent workers										
Male	1	1	100.00%	1	100.00%	0	0.00%	1	100.00%	1	100.00%
Female	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	1	1	100.00%	1	100.00%	0	0.00%	1	100.00%	1	100.00%
	Other than Permanent workers										
Male	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Female	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%

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

	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	0.418%	0.537%

Note: The data previously reported has been restated, pursuant to subsequent identification and validation of the relevant information.

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

	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
Benefits	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	99.27%	100.00%	Y*	100.00%	100.00%	Y
Gratuity	100%	100.00%	Y**	100.00%	100.00%	Y
ESI	0.00%	0.00%	NA	0.00%	0.00%	NA
Others – please specify	-	-	-	-	-	-

Note: Number of employees includes Permanent Employee & Employees on direct contract of the Company.

*Marked as “Yes” since Employees’ and employer’s Provident Fund contributions are deducted and deposited in the bank account maintained by the Company. In case of one employee on deputation at NLMC, provident fund needs to deducted by the borrowing organization as per terms and conditions of deputation. In such case, contribution is yet to be received by IFCI.

**Marked as ‘Yes’. In accordance with the policy, the provision amount for each employee is deposited with LIC. On the employee’s

superannuation, IFCI disburses the amount upon receipt of the corresponding proceeds from LIC.

3. Accessibility of workplaces

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

Yes, the premises / offices of IFCI Ltd. are accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016.

To support accessibility and inclusion for person with disabilities, IFCI has implemented the following infrastructure and facilities across its premises:

- Step-free access, ramps, and handrails are provided to facilitate easy and safe mobility.
- Wheelchair-friendly infrastructure and assistance support are available, wherever required.
- Dedicated and easily accessible washroom facilities are available for persons with disabilities.
- Lifts are equipped with Braille buttons, handrails, and audio assistance features.

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, IFCI has an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016. The web link is as under: https://ifcilttd.com/2026/Equal_Opportunity_Policy_of_IFCI_Ltd.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	100.00%	100.00%	0.00%	0.00%
Female	33.33%	100.00%	0.00%	0.00%
Total	71.42%	100.00%	0.00%	0.00%

*No worker availed Parental Leave during the year

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

	Yes/ No (If yes, the details of the mechanism in brief)
Permanent Workers	Yes, IFCI has a three stage Grievance Redressal Policy with a predefined scope with regard to employment conditions. Grievances are resolved as per the following structure: Stage I: Reporting Officer Stage II: Grievance Redressal Committee (HR Review Committee) Stage III: MD & CEO
Other than Permanent Workers	No
Permanent Employees	Yes, IFCI has a three stage Grievance Redressal Policy with a predefined scope with regard to employment conditions. Grievances are resolved as per the following structure: Stage I: Reporting Officer Stage II: Grievance Redressal Committee (HR Review Committee) Stage III: MD & CEO
Other than Permanent Employees	No

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

Category	Financial Year 2025-26 (Current Financial)			Financial Year 2024-25 (Previous Financial)		
	Total Employees/ Workers in respective Category	No. of Employees/ Workers in respective Category, who are part of association or union	% (B/A)	Total Employees / Workers in respective Category	No. of Employees / Workers in respective Category, who are part of association or union	% (D/C)
	(A)	(B)		(C)	(D)	
Total Permanent Employees	113	0	0.00%	116	0	0.00%
- Male	74	0	0.00%	77	0	0.00%
- Female	39	0	0.00%	39	0	0.00%
Total Permanent Workers	1	0	0.00%	1	0	0.00%
- Male	1	0	0.00%	1	0	0.00%
- Female	0	0	0.00%	0	0	0.00%

8. Details of training given to employees and workers:

Category	FY 2025-26 (Current Financial Year)					FY 2024-25 (Previous Financial Year)				
	Total (A)	On Health & Safety Measures		On Skill upgradations		Total (D)	On Health & Safety Measures		On Skill upgradations	
		No. (B)	% (B/A)	No. C	% (C/A)		No. (E)	% (E/D)	No. F	% (F/D)
Employees										
Male	74	62	83.78%	67	90.54%	77	73	94.81%	66	85.715
Female	39	37	94.87%	35	89.74%	39	32	82.05%	38	97.44%
Total	113	99	87.61%	102	90.25%	116	105	90.52%	104	89.66%
Workers										
Male	1	1	100.00%	0	0.00%	1	1	100.00%	0	0.00%
Female	0	0	0.00%	0	0.00%	0	0	0.00%	0	0.00%
Total	1	1	100.00%	0	0.00%	1	1	100.00%	0	0.00%

Note: The data previously reported has been restated, pursuant to subsequent identification and validation of the relevant information.

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

Category	FY2025-26 (Current Financial Year)			FY2024-25 (Previous Financial Year)		
	Total (A)	No. (B)	%(B/A)	Total (C)	No. (D)	%(D/C)
Employees (Officers)						
Male	74	21	28.38%	77	77	100.00%
Female	39	12	30.77%	39	39	100.00%
Total	113	33	29.20%	116	116	100.00%
Workers (Workmen)						
Male	1	0	0.00%	1	1	100.00%
Female	0	0	0.00%	0	0	0.00%
Total	1	0	0.00%	1	1	100.00%

NOTE: Details of Performance and Career Development Reviews include all permanent employees which were under the purview of Annual Performance Appraisal Exercise at IFCI in the respective Financial Year. For FY 2025-26, review is being done for all the employees & workmen. Further, annual performance appraisals for FY 2025-26 are still going.

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, IFCI has implemented an Occupational Health and Safety (OHS) Management System to ensure a safe, secure and healthy working environment for all employees and workers. The OHS framework covers the entire workforce and is supported by robust safety infrastructure, including firefighting and fire alarm systems, smoke detectors, emergency response facilities and Personal Protective Equipment (PPE) for workers, wherever applicable. Regular safety inspections, risk assessments and internal safety audits are conducted to identify and mitigate workplace hazards and strengthen accident prevention measures. In addition, IFCI promotes a strong culture of health and safety through continuous awareness programmes, employee training and periodic communication on occupational health and safety practices. These initiatives are aimed at enhancing employee well-being, improving emergency preparedness and fostering a proactive safety culture across the organization.

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

To ensure a safe and secure working environment, IFCI has implemented Internal safety management system. As a part of this framework, IFCI conducts annual security fire drill and electrical assessment across offices. Security assessments focus on evaluating protective measures, while fire and electrical assessment focus on preventing fire-related incidents.

- c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N) **Not Applicable, considering the nature of the business of the entity.**

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

Yes, IFCI provides comprehensive group insurance coverage to all employees and workers, ensuring access to financial protection and healthcare support. The insurance programme forms an integral part of the Company's employee welfare framework and is designed to safeguard employees and their families against unforeseen medical and life-related contingencies, thereby promoting their overall well-being and financial security.

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	Employees	0	0
Rate (LTIFR) (per one million-person hours worked)	Workers	0	0
Total recordable work-related injuries	Employees	0	0
	Workers	0	0
No. of fatalities	Employees	0	0
	Workers	0	0
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	0	0

*Including in the contract workforce

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

IFCI is committed to ensuring a safe and healthy workplace for its employees. The Company maintains appropriate safety infrastructure, including firefighting systems, emergency exits and signages, fire refuge areas and regularly maintained lifts. Annual fire mock drills are conducted to strengthen emergency preparedness. To promote employee well-being, IFCI also provides wellness facilities including an on-site gymnasium and organizes health awareness initiatives such as the observance of International Yoga Day.

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

	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	0	0	-	0	0	-
Health & Safety	0	0	-	0	0	-

14. Assessments for the year:

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

IFCI strives to keep the workplace environment healthy, safe and hygienic, upholding the dignity of the employees. All offices are internally assessed periodically through internal assessments of various aspects of health and safety measures and related working conditions.

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.

No significant risks, concerns, Bond or safety-related incidents were identified that required corrective action during the reporting period.

LEADERSHIP INDICATORS

- 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).
- Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners. Yes, while engaging with the value chain partners, the terms and conditions of contract/agreements provides payment of statutory dues.
- 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:

S.No.	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 development.	
	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				
Workers				

- 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)
- Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health & Safety practices	
Working Conditions	

- 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.

PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders
Essential Indicators

- Describe the processes for identifying key stakeholder groups of the entity.

No such process has been defined. However, reliance has been placed on the generally accepted industry definition as per which a stakeholder is an individual or group that has an interest in any decision or activity of an organization.

- 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
Promoter	No	Emails, Letters, Personal Visits, Presentations	As and when required	Promoter being the Government, the engagement is approvals, permissions based.
Security holders (Equity and Bondholders)	No	Emails, SMS, Newspaper, Notices, Website etc	Event Based, Half Yearly, Quarterly and Annually	Repayments, Meeting updates, KYC & grievance related
Clients (Advisory business)	No	Website, Emails, Personal visits, presentations	Event based	Work order/ Project related
Employees (Including retired employees)	No	Emails, Website, Intranet, Internal Meetings	Event based	Trainings, Work orders, Circulars, Grievances etc.
Regulatory Authorities	No	Emails, Telephonically, Website etc	Quarterly, Event based	Compliance Updates
Borrowers	No	Website, Emails, Personal visits	Monthly, Quarterly, Event based	Respective account related matters, follow ups, routine updates etc.
Lenders	No	Website, Emails, Personal visits	Monthly, Quarterly, Event based	Follow ups, Routine updates

LEADERSHIP INDICATORS

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

PRINCIPLE 5: Business should respect and promote human rights.

ESSENTIAL INDICATORS

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

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total (A)	No. of employees/ workers covered (B)	% (B / A)	Total (D)	No. of employees / workers covered (B)	% (D / C)
Employees						
Permanent	113	99	87.61%	116	105	90.52%
Other than Permanent	24	18	75.00%	23	12	52.17%
Total Employees	137	117	85.40%	139	117	84.17%
Workers						
Permanent	1	1	100.00%	1	1	100.00%
Other than Permanent	0	0	0.00%	0	0	0.00%
Total Workers	1	1	100.00%	1	1	100.00%

Note: The data previously reported has been restated, pursuant to subsequent identification and validation of relevant information.

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

Category	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	74	0	0.00%	74	100.00%	77	0	0.00%	77	100.00%
Female	39	0	0.00%	39	100.00%	39	0	0.00%	39	100.00%
Other than Permanent										
Male	19	0	0.00%	19	100.00%	19	0	0.00%	19	100.00%
Female	5	0	0.00%	5	100.00%	4	0	0.00%	4	100.00%
Workers										
Permanent										
Male	1	0	0.00%	1	100.00%	1	0	0.00%	1	100.00%
Female	0	0	0.00%	0	0.00%	0	0	0.00%	0	0.00%
Other than Permanent										
Male	0	0	0.00%	0	0.00%	0	0	0.00%	0	0.00%
Female	0	0	0.00%	0	0.00%	0	0	0.00%	0	0.00%

3. Details of remuneration/salary/wages

- a. Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary/wages of respective category	Number	Median remuneration/ salary/wages of respective category
Board of Directors (BOD)	0	0	0	0
Key Managerial Personnel (includes MD and WTD)	2*	₹ 51,81,870.47	1	₹ 54,96,369.23
Employees other than BOD and KMP	91**	₹ 39,96,068.00	43	₹ 41,62,297.31
Workers	1	₹ 10,78,006.06	0	0

Note: Number of employees includes both permanent and contractual staff for calculation of remuneration.

* Mr. Chirag Sapra was appointed as Chief Financial Officer (CFO) of the Company with effect from November 11, 2025, succeeding Mr. Suneet Shukla. Total remuneration of both as CFO is considered for calculation of Median Remuneration of KMP-Males. Further, the number of KMP-Males is shown as per position on March 31, 2026.

** Two employees are at Deputation to other organisations, and their salary is regulated by the pay structure of their organisations. For calculation of median, they are considered in overall limit but, the salary paid to deputed employees by these organisations is not considered.

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

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Gross wages paid to females as % of total wages	31.93%	31.45%

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

5. Describe the internal mechanism in place to redress grievances related to human rights issues.
There is a Grievance Redressal System which has fairly wide scope to cover such issues pertaining to Human Rights.

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

	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
Sexual Harassment	0	0	Nil	0	0	Nil
Discrimination at workplace	0	0	Nil	0	0	Nil
Child Labour	0	0	Nil	0	0	Nil
Forced Labour/Involuntary Labour	0	0	Nil	0	0	Nil
Wages	0	0	Nil	0	0	Nil
Other human rights related issues	0	0	Nil	0	0	Nil

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

	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)	0	0
Complaints on POSH as a % of female employees/workers	0.00%	0.00%
Complaints on POSH upheld	0	0

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

The cases of complaints regarding Sexual Harassment are regulated by the provisions of The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013, which has built in safeguards against any adverse consequences to the complainant. Besides, IFCI also has Liaison Officers and Employee Association for SC/ST employees which cater to the issues raised by employees belonging to marginalised sections of society, including discrimination at workplace. Pursuant to the Whistle Blower Policy of the Company, necessary mechanism has been put in place to provide protection to the complainant, wherever required. The Whistle Blower Policy is available at <https://www.ifcilttd.com/2026/Whistle%20Blower%20Policy.pdf>.

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

10. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child Labour	0.00%
Forced/Involuntary Labour	0.00%
Sexual Harassment	0.00%
Discrimination at workplace	0.00%
Wages	0.00%
Others – please specify	0.00%

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

LEADERSHIP INDICATORS

- Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.
- Details of the scope and coverage of any Human rights due diligence conducted.
- 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?
- Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	
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.

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

Essential Indicators

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

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
From renewable sources		
Total electricity consumption (A)	0	0
Total fuel consumption (B)	0	0
Energy consumption through other sources (C)	0	0
Total energy consumed from renewable sources (A+B+C)	0	0
From non-renewable sources		
Total electricity consumption (D)	8,863.56 GJ	8,397.41 GJ
Total fuel consumption (E)	87.46 GJ	67.00 GJ
Energy consumption through other sources (F)	0	0
Total energy consumed from non-renewable sources (D+E+F)	8,951.02 GJ	8,464.41 GJ
Total energy consumed (A+B+C+D+E+F)	8,951.02 GJ	8,464.41 GJ

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	0.0000009971 GJ/ INR	0.0000010078 GJ/ INR
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	0.0000202810 GJ/INR	0.0000202359 GJ/INR
Energy intensity in terms of physical output	0	0
Energy intensity (optional) - the relevant metric may be selected by the entity	0	0

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, reasonable assurance has been conducted by M/s Navneet K Arora & Co LLP.**

Note: The data previously reported has been restated, pursuant to subsequent identification and validation of the relevant information.

- Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any. - **No**
- Provide details of the following disclosures related to water, in the following format:

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	0	0
(ii) Groundwater	0	0
(iii) Third party water*	1528 kl	1521 kl
(iv) Seawater / desalinated water	0	0
(v) Others	0	0
Total volume of water withdrawal (in kilolitres) (i+ii+iii+iv+v)	1528 kl	1521 kl
Total volume of water consumption (in kilolitres)	849 kl	845 kl
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	0.0000000946 kl / INR	0.0000001006 kl / INR
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	0.0000019230 kl/ INR	0.0000020207 kl/INR
Water intensity in terms of physical output	0	0
Water intensity (optional) - the relevant metric may be selected by the entity	0	0

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, reasonable assurance has been conducted by M/s Navneet K Arora & Co LLP.**

* Water withdrawal is estimated based on the document by the Central Ground Water Authority (CGWA), which specifies estimated consumptions to be 45 Litres per head per working day for offices. This amount is recorded as Water withdrawn from third-party sources.

- Thus, Water withdrawal has been calculated by multiplying the number of employees by the stipulated 45 litres per head per working day.
- Based on the Central Ground Water Authority (CGWA) 2016 document, "Estimation of water requirement for drinking and domestic use", water consumption of offices for domestic usage is 25 and flushing usage is 20 Liters per head per day. Hence, the total water consumption has been calculated by multiplying the number of employees by the stipulated 25 litres per head per working day.

Note: The data previously reported has been restated, pursuant to subsequent identification and validation of the relevant information

4. Provide the following details related to water discharged:

Parameter	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	0	0
- With treatment - please specify level of Treatment	0	0
(ii) To Groundwater		
- No treatment	0	0
- With treatment - please specify level of Treatment	0	0
(iii) To Seawater		
- No treatment	0	0
- With treatment - please specify level of Treatment	0	0
(iv) Sent to third-parties		
- No treatment	0	0
- With treatment - please specify level of Treatment	0	0
(v) Others (Sewage Discharge)*		
- No treatment	679 kl	676 kl
- With treatment - please specify level of Treatment	0	0
Total water discharged (in kilolitres)	679 kl	676 kl

Note: Indicate if any independent assessment/ evaluation/ assurance has been carried out by an external agency? (N/Y) If yes, name of the external agency. - **Yes, reasonable assurance has been conducted by M/s Navneet K Arora & Co LLP.**

* Total water discharged has been calculated by multiplying the number of employees by the stipulated 20 litres per head per working day.

Note: The data previously reported has been restated, pursuant to subsequent identification and validation of the relevant information

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation. **Not Applicable, being an NBFC the Company does not undertake manufacturing or industrial operations that generate process waste water or require implementation of a Zero Liquid Discharge (ZLD) mechanism.**
6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format: **No.**

Parameter	Please specify unit	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
NOx	-	0	0
SOx	-	0	0
Particulate matter (PM)	-	0	0
Persistent organic pollutants (POP)	-	0	0
Volatile organic compounds (VOC)	-	0	0
Hazardous air pollutants (HAP)	-	0	0
Others – please specify	-	0	0

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.

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 CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	6.51	4.99
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	1748.09	1656.16
Total Scope 1 and Scope 2 emissions per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Per crore of Consolidated Total Revenue from Operations	0.0000001955	0.0000001978
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)	Per crore of Consolidated Total Revenue from Operations adjusted for PPP	0.0000039755	0.0000039713
Total Scope 1 and Scope 2 emission intensity in terms of physical output		0	0
Total Scope 1 and Scope 2 emission intensity (optional)-the relevant metric may be selected by the entity.		0	0

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, reasonable assurance has been conducted by M/s Navneet K Arora & Co LLP**

Note: The data previously reported has been restated, pursuant to subsequent identification and validation of the relevant information

8. Does the entity have any project related to reducing Green House Gas emissions? If yes, then provide details. **No**
9. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Total Waste generated (in metric tonnes)		
Plastic waste (A)	0	0
E-waste (B)	0.84 Tonnes	0
Bio-medical waste (C)	0	0
Construction and demolition waste (D)	0	0
Battery Waste (E)	0	0
Radioactive waste (F)	0	0
Other Hazardous waste. Please specify. If any (G)	9 Tonnes	0.60 Tonnes
Other Non-Hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	8.54 Tonnes	8 Tonnes
Total (A+B+C+D+E+F+G+H)	18.38 Tonnes	8.60 Tonnes
Waste intensity per rupee of turnover (Total waste generated in MT / Revenue from operations)	0.0.0000000020477 tonnes / INR	0.000000001024 tonnes / INR
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	0.0000000416495 tonnes / INR	0.000000020560 tonnes / INR
Waste intensity in terms of physical output	0	0
Waste intensity (optional)- the relevant metric may be selected by the entity	0	0

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category waste		
(i) Recycled	0	0
(ii) Re-used	0	0
(iii) Other recovery operations	0	0
Total	0	0
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of Waste		
(i) Incineration	0	0
(ii) Landfilling	0	0
(iii) Other disposal operations	0	0
Total	0	0

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, reasonable assurance has been conducted by M/s Navmet K Arora & Co. LLP.**

Note: As an NBFC, our waste footprint is primarily associated with administrative and office-based operations. Waste generated during the reporting period comprised general office waste as well as waste arising from the maintenance, replacement, and disposal of electrical installations and equipment. We remains committed to responsible waste management practices, ensuring segregation, recycling, and environmentally sound disposal of waste in compliance with applicable regulatory requirements.

Note: The data previously reported has been restated, pursuant to subsequent identification and validation of the relevant information

10. Briefly describe the waste management practices adopted in your establishment. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practice adopted to manage such waste. **The entity does not generate any hazardous waste, however; daily routine garbage disposed off through AMC Service provider.**
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.
-	NIL	NIL	NIL

12. Details of environment impact assessment 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
NIL	NIL	NIL	NIL	NIL	NIL

13. Is the entity compliant with the applicable environment 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-compliance, 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
-	-	-	-	-

Not Applicable, IFCI complies with all applicable environmental regulations in respect of its premises and operations.

LEADERSHIP INDICATORS

1. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):
For each facility/plant located in areas of water stress, provide the following information:
(i) Name of the area

(ii) Nature of operations

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

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

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Water withdrawal by source (in kilolitres)	Not Applicable	
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
(i) 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.

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

Parameter	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	Nil	
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emission intensity (optional)– the relevant metric may be selected by the entity			

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

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.
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

5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/web link.
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.
7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.
8. How many Green Credits have been generated or procured:
- By the listed entity
 - By the top ten (in terms of value of purchases and sales, respectively) value chain partners

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.
- The Company holds membership of two (2) trade and industry chambers/ associations.**
- 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.	Indian Banks Association	National
2.	Indian Institute of Banking and Finance	National

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

Name of authority	Brief of the case	Corrective action taken
Nil	Nil	Nil

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

PRINCIPLE 8: Businesses should promote inclusive growth and equitable development.

Essential Indicators

1. Details of Social Impact Assessment (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
Nil	Nil	Nil	Nil	Nil	Nil

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 INR)
Nil	Nil	Nil	Nil	Nil	Nil	Nil

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

Given the nature of business, this has limited applicability. However, the Centralized Public Grievance Redress and Monitoring System (CPGRAMS), a comprehensive national platform, managed by the Department of Administrative Reforms & Public Grievances (DARPG), serves as a centralized hub for lodging and resolving grievances across multiple sectors.

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

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Directly sourced from MSMEs/small producers	89.07%	9.76%
Directly from within India	100%	100%

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	0	0
Semi-urban	0	0
Urban	0	0
Metropolitan	100%	100%

(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

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 INR)

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No):
(b) From which marginalized /vulnerable groups do you procure?
(c) What percentage of total procurement (by value) does it constitute?

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

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

Name of authority	Brief of the Case	Corrective action taken

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized group

PRINCIPLE 9: Businesses should engage with and provide value to their consumer in a responsible manner.

ESSENTIAL INDICATORS

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

IFCI has a service request portal (<https://support.ifcilt.com/>) through which consumer complaints are received by IFCI. The flowchart on grievance handling by IFCI is also provided at the same page. Further, the guidelines on Responsible Business Conduct are also provided at IFCI website (<https://www.ifcilt.com/about/responsible-business-conduct>) which also has a detailed SOP on grievance redressal annexed.

For resolution of investors' queries/ complaints/ grievances the Company has appointed Registrar & Transfer Agent (R&TA), for equity shares and bonds (investors). Grievances/ Requests/Queries received by the Company/R&TA, are redressed by the R&TA. For Bonds which are being serviced in-house at IFCI, the complaints/grievances received from investors are replied by the Company. Further, a dedicated grievance redressal portal is also available on website of the Company, wherein the investors/ others can raise their concern. All relevant contact details including email IDs, helpline numbers, postal address of the Company and R&TAs, and the link to access the Service Request Portal are prominently available on IFCI website.

Additionally, investors may raise their concerns through external grievance redressal platforms such as SEBI's SCORES, the Centralized Public Grievance Redress and Monitoring System (CPGRAMS), and the RBI's Complaint Management System (CMS). Complaints received on these platforms are accessed and responded to by IFCI, and interim replies and/or action taken reports are submitted in coordination with the Registrar and Transfer Agents (R&TAs).

Multiple initiatives have been taken by IFCI in order to reduce the investor grievances including streamlining and simplifying the procedure to redress the investor complaints. Following steps are now in place to reduce investor grievances including proactive steps like updation of KYC, sending Buyback Intimation Form, sending details of unpaid/unclaimed amount, provision of online portal, offline request and request through email, simplification of processes and providing helpdesk at IFCI office. Further, Guidelines for Investors have been uploaded on website of the Company detailing the process and documents required for processing various service requests as per the applicable statutory & regulatory requirements.

To have better control on the resolution of investor complaints/grievances, the Investor Grievance Redressal Mechanism at IFCI Ltd. is closely monitored through structured monthly and quarterly reporting.

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

	As a percentage to total turnover
Environmental and social parameters relevant to the product Not Applicable Safe and responsible usage 100%	0
Safe and responsible usage	0
Recycling and/or safe disposal	0

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

	FY 2025-26 Current Financial Year		Remarks	FY 2024-25 Previous Financial Year		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	0	0	NIL	0	0	NIL
Advertising	0	0	NIL	0	0	NIL
Cyber-security	0	0	NIL	0	0	NIL
Delivery of essential services	0	0	NIL	0	0	NIL
Restrictive Trade Practices	0	0	NIL	0	0	NIL
Unfair Trade Practices	0	0	NIL	0	0	NIL
Other	0	0	NIL	0	0	NIL

4. Details of instance of product recalls on account of safety issues: **Not Applicable**

	Number	Reasons for recall
Voluntary recalls	0	NA
Forced recalls	0	NA

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

Yes, IFCI has a IS and Cyber Security policy in place, the policy is reviewed annually. The policy is an internal document.

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 customer; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services. **Nil**

7. Provide the following information relating to data breaches:

- Number of instances of data breaches - 0
- Percentage of data breaches involving personally identifiable information of customers - 0.00%
- Impact, if any, of the data breaches - Note Applicable

LEADERSHIP INDICATORS

- Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).
- Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.
- Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.
- 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)

CS Navneet Arora

Company Secretaries & Insolvency Professional



Office: E-8/1, LGF,
Near Geeta Bhawan Mandir,
Malviya Nagar, New Delhi-110017
+91-11-26684877, 49901507
+91 9810328141, 8076401996

info@navneetaroracs.com
aroranavneet@rediffmail.com
www.navneetaroracs.com
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INDEPENDENT ASSURANCE STATEMENT

[Independent Practitioner's Reasonable Assurance Report on IFCI Limited's Business Responsibility & Sustainability Report]

To the Board of Directors of
IFCI Limited
IFCI Tower,
61, Nehru Place,
New Delhi -110019

1. We have undertaken to perform a reasonable assurance engagement, for **IFCI Limited** (the "Company") vide engagement letter dated 30th March 2026 in respect of the agreed Sustainability Information listed below (the "Identified Sustainability Information") in accordance with the Criteria stated in paragraph 3 below. This Sustainability Information is included in the Business Responsibility & Sustainability Report (the "BRSR" or the "Report") of the Company for the year ended **March 31, 2026**.

2. Identified Sustainability Information

The Identified Sustainability Information for the year ended **31st March 2026** is summarised below:

Identified Sustainability Information Subject to assurance	Period Subject to assurance	Level of Assurance	Reporting criteria
BRSR Core	From 1 st April, 2025 to 31 st March, 2026	Reasonable Assurance	- Regulation 34(2)(f) of the Securities and Exchange Board of India (SEBI) Listing Obligations and Disclosure Requirements (SEBI LODR) - Guidance note for BRSR format issued by SEBI - Greenhouse Gas (GHG) Protocol (A Corporate Accounting and Reporting Standard) (Revised)

Our reasonable assurance engagement was with respect to the year ended **31st March 2026** information only unless otherwise stated. We have not performed any procedures with respect to earlier periods or any other elements included in the BRSR and, therefore, do not express any conclusion thereon.

For the purposes of the remainder of our assurance report:

- 'Information subject to Reasonable Assurance' refers to the Identified Sustainability Information identified above that was subject to reasonable assurance.
- 'Assured Sustainability Information' refers to all Identified Sustainability Information subject to assurance (reasonable assurance); and
- 'Applicable Criteria' refers to the reporting criteria relevant to the information subject to assurance as identified above.



Navneet K Arora & Co LLP Company Secretaries - LLPIN: AJ-0972

Regd. Office: E-8/1, Near Geeta Bhawan Mandir, Malviya Nagar, New Delhi 110017 Tel: +91-11- 49901507, 9810328141, 8076401996
Email: info@navneetaroracs.com, Website: www.navneetaroracs.com

navneet k. arora & co.
COMPANY SECRETARIES



3. Criteria:

The criteria used by the company to prepare the Identified Sustainability Information is summarised in ANNEXURE 1:

4. Management's Responsibility

The Company's management is responsible for selecting or establishing suitable criteria for preparing the Sustainability Information including the reporting boundary of the Report, taking into account applicable laws and regulations, if any, related to reporting on the Sustainability Information, identification of key aspects, engagement with stakeholders, content, preparation and presentation of the Identified Sustainability Information in accordance with the Criteria. This responsibility includes design, implementation and maintenance of internal controls relevant to the preparation of the Report and the measurement of Identified Sustainability Information, which is free from material misstatement, whether due to fraud or error.

5. Exclusions

Our assurance scope excludes the following, and therefore we do not express a conclusion on the same:

- Operations of the Company other than those mentioned in the "Scope of Assurance".
- Aspects of the BRSR and the data/information (qualitative or quantitative) other than the Identified Sustainability Information.
- Data and information outside the defined reporting period.
- The statements that describe expression of opinion, belief, aspiration, expectation, aim, or future intentions provided by the Company.
- Any other information included in the Company's Annual Report that is not covered under our reasonable assurance on BRSR Core attributes conclusion on the select BRSR attributes.

6. Inherent limitations

- The preparation of the BRSR information requires the management to establish or interpret the criteria, make determinations about the relevancy of the information to be included, and make estimates and assumptions that affect the reported information.
- Measurement of certain amounts and BRSR metrics, some of which are estimates, is subject to substantial inherent measurement uncertainty, for example, GHG emissions, water footprint, and energy footprint. Obtaining sufficient appropriate evidence to support our opinion/conclusion does not reduce the uncertainty in the amount and metrics.

7. Our Responsibility

- Our responsibility is to express a reasonable assurance conclusion on the Identified Sustainability Information based on the procedures we have performed and evidence we have obtained.
- We conducted our engagement in accordance with the Standard on Sustainability Assurance Engagements (SSAE) 3000, "Assurance Engagements on Sustainability Information," issued by the Sustainability Reporting Standards Board of the Institute of Chartered Accountants of India. This standard requires that we plan and perform our engagement to obtain reasonable assurance about whether the Identified Sustainability Information is prepared, in all material respects, in accordance with the Reporting Criteria. A reasonable assurance engagement involves assessing the risks of material misstatement of the Identified Sustainability Information, whether due to fraud or error and responding to the assessed risks as necessary in the circumstances.

Navneet K Arora & Co LLP Company Secretaries - LLPIN: AJ-0972

Regd. Office: E-8/1, Near Geeta Bhawan Mandir, Malviya Nagar, New Delhi 110017 Tel: +91-11- 49901507, 9810328141, 8076401996
Email: info@navneetaroracs.com, Website: www.navneetaroracs.com

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- The procedures we performed were based on our professional judgment and included inquiries, observation of processes performed, inspection of documents, evaluating the appropriateness of quantification methods and reporting policies, analytical procedures, and agreeing or reconciling with underlying records.

8. Summary of the work we performed as the basis for our opinion/conclusion

- We exercised professional judgement and maintained professional and scepticism throughout the engagement. We designed and performed our procedures to obtain evidence that is sufficient and appropriate to provide a basis for our reasonable assurance opinion.
- We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our reasonable assurance opinion.

9. Other information

The Company's management is responsible for the other information. Our opinion on the Identified Sustainability Information does not cover the other information and we do not express any form of assurance thereon.

In connection with our assurance engagement of the Identified Sustainability Information, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Identified Sustainability Information or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other Information, we are required to report that fact. We have nothing to report in this regard.

10. Reasonable Assurance Opinion

In our opinion, the IFCI Limited's Identified Sustainability Information in the Business Responsibility and Sustainability Reporting for the period **1st April 2025 to 31st March 2026**, subject to reasonable assurance, is prepared, in all material respects, in accordance with Regulation 34(2)(f) of the Securities and Exchange Board of India (SEBI) Listing Obligations and Disclosure Requirements (SEBI LODR) and the Greenhouse Gas (GHG) Protocol (A Corporate Accounting and Reporting Standards) (Revised) with certain observation as under:

- *Company has not yet adopted and implemented policy and management process in respect of Principle No-7 of The National Guidelines on Responsible Business Conduct (NGRBC) i.e. Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.*

It is also to be noted that Company, in accordance with the SEBI Master Circular dated January 30, 2026, the reporting of Leadership Indicators of the Report (BRSR) is on voluntary basis, accordingly, the Company has not provided disclosures of Leadership Indicators in this Report. Also Company has disclosed details of fines imposed by NSE & BSE in the footnote in Section C, Principle-1 Point no 2 of BRSR during the financial year.

The nature, timing, and extent of the procedures selected depended on our judgement, including an assessment of the risks of material misstatement of the information subject to reasonable assurance, whether due to fraud or error. We identified and assessed the risks of material misstatement through understanding the information subject to reasonable assurance and the engagement circumstances.

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We also obtained an understanding of the internal control relevant to the information subject to reasonable assurance in order to design procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal controls. In carrying out our engagement, we:

- Assessed the suitability of the criteria used by the entity in preparing the reasonable assurance information;
- Evaluated the appropriateness of reporting policies, quantification methods, and models used in the preparation of the information subject to reasonable assurance and the reasonableness of estimates made by the entity;
- Evaluated the overall presentation of the information subject to reasonable assurance;
- Made inquiries of relevant staff at the corporate office responsible for the preparation of the information subject to reasonable assurance;
- Applied analytical procedures, as appropriate.

Our opinion is formed on the basis of our assessment of the criteria, Management Representation letter, policies, methods, and models used by the entity, as well as our evaluation of the overall presentation and our reliance on external information where applicable.

11. Restriction on use

Our Reasonable Assurance report has been prepared and addressed to the Board of Directors of the Company at the request of the Company solely, to assist the Company in reporting on Company's Sustainability performance and activities. Accordingly, we accept no liability to anyone, other than the Company. Our Reasonable Assurance report should not be used for any other purpose or by any person other than the addressees of our report. We neither accept nor assume any duty of care or liability for any other purpose or to any other party to whom our report is shown or into whose hands it may come without our prior consent in writing.

12. Report on other Legal and Regulatory Requirements

As an assurance provider, we have conducted our engagement in accordance with the applicable legal and regulatory requirements relevant to Business Responsibility and Sustainability Reporting (BRSR) as mandated by SEBI and the Companies Act, 2013. Our assurance engagement underscores our commitment to providing a reliable and comprehensive evaluation of the company's adherence to these legal and regulatory requirements.

For Navneet K Arora & Co LLP
Company Secretaries

CS Navneet Arora
Managing Partner

FCS: 3214, COP: 3005*

ICSI Firm Unique Identification Code: P2009DE061500

UDIN: F003214H001026478

Place: New Delhi

Date: 05th August 2026



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Annexure-1

The criteria used by the IFCI Limited to prepare the Identified Sustainability Information is Summarized Below:

SR. No	Attribute	Parameter	Measurement
1	Green-house gas (GHG) footprint	Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	GHG (CO ₂ e) Emission in MT Direct emissions from an organization's owned- or
		Total Scope 2 emissions (Break-up of the GHG (CO ₂ e) into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	GHG (CO ₂ e) Emission in MT Indirect emissions from the generation of energy that is purchased from a utility provide
		GHG Emission Intensity (Scope 1 + 2)	Total Scope 1 and Scope 2 emissions (MT) / Total Revenue
2	Water footprint	Total water consumption	Kiloliter
		Water consumption intensity	Kiloliter
		Water Discharge by destination and levels of Treatment	Kiloliter
3	Energy footprint	Total energy consumed % of energy consumed from renewable sources	In Joules or multiples In % terms
		Energy intensity	Per Rupee of turnover
4	Embracing circularity - details related to waste management by the entity	Plastic waste (A)	Not Applicable
		E-waste (B)	
		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)	
		Total waste generated ((A+B + C + D + E + F + G + H)	
		Waste intensity	
		Each category of waste generated, total waste recovered through recycling, re-using or other recovery operations	
		For each category of waste generated, total waste disposed by nature of disposal method	



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5	Enhancing Employee Wellbeing and Safety	Spending on measures towards well-being of employees and workers – cost incurred as a % of total revenue of the company	In % terms
		Details of safety related incidents for employees and workers (including contract-workforce e.g. workers in the company's construction sites)	Number of Permanent Disabilities
6	Enabling Gender Diversity in Business	Gross wages paid to females as % of wages paid	In % terms
		Complaints on POSH	- Total Complaints on Sexual Harassment (POSH) reported - Complaints on POSH as a % of female employees / workers
7	Enabling Inclusive Development	Input material sourced from following sources as % of total purchases – Directly sourced from MSMEs/ small producers and from within India	In % terms – As % of total purchases by value
		Job creation in smaller towns – Wages paid to persons employed in smaller towns (permanent or non-permanent /on contract) as % of total wage cost	In % terms – As % of total wage cost
8	Fairness in Engaging with Customers and Suppliers	Instances involving loss / breach of data of customers as a percentage of total data breaches or cyber security events	In % terms
		Number of days of accounts payable	(Accounts payable *365) / Cost of goods/services procured



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9	Open-ness of business	Concentration of purchases & sales done with trading houses, dealers, and related parties Loans and advances & investments with related parties	- Purchases from trading houses as % of total purchases - Number of trading houses where purchases are made from - Purchases from top 10 trading houses as % of total purchases from trading houses
			- Sales to dealers / distributors as % of total sales - Number of dealers / distributors to whom sales are made - Sales to top 10 dealers / distributors as % of total sales to dealers / distributors
			Share of RPTs (as respective %) in - - Purchases - Sales - Loans & advances - Investments

For Navneet K Arora & Co LLP
Company Secretaries

CS Navneet Arora
Managing Partner

FCS: 3214, COP: 3005

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UDIN: F003214H001026478

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