



**Date: September 6, 2025**

**SAMMAANCAP/EQ, SCLPP**

**National Stock Exchange of India Limited**

“Exchange Plaza”,

Bandra-Kurla Complex, Bandra (East),

Mumbai – 400051

**Scrip Code – 535789, 890192**

**BSE Limited**

1<sup>st</sup> Floor, P.J. Towers

Dalal Street,

Mumbai-400001

**Sub: Business Responsibility and Sustainability Report of Sammaan Capital Limited (Formerly known as Indiabulls Housing Finance Limited) (the “Company”) for FY 2024-25**

Dear Sir/Madam,

Please find enclosed herewith the Business Responsibility and Sustainability Report of the Company for FY 2024-25. Kindly note that this was already submitted to the Stock Exchanges as a part of the Annual Report submitted for FY 2024-25.

This is for your information and appropriate dissemination.

Thanking you,

Yours faithfully,

**For Sammaan Capital Limited**

***(Formerly Indiabulls Housing Finance Limited)***

**Amit Jain**

**Company Secretary**

**Encl. : a/a**

# BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT

## SECTION A: GENERAL DISCLOSURES

### I. Details of the listed entity

1. **Corporate Identity Number (CIN) of the Listed Entity** : L65922DL2005PLC136029
2. **Name of the Listed Entity** : Sammaan Capital Limited (Formerly known as Indiabulls Housing Finance Limited)
3. **Year of incorporation** : 2005
4. **Registered office address** : A-34, 2<sup>nd</sup> & 3<sup>rd</sup> Floor, Lajpat Nagar-II, New Delhi – 110 024, India
5. **Corporate address** : 1<sup>st</sup> Floor, Tower 3A, DLF Corporate Greens, Sector-74A, Gurgaon, Narsinghpur, Haryana – 122 004, India  
One International Centre, Tower – 1, 18<sup>th</sup> Floor, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400 013, Maharashtra, India
6. **E-mail** : homeloans@sammaancapital.com
7. **Telephone** : 0124 604 8213
8. **Website** : www.sammaancapital.com
9. **Financial year for which reporting is being done** : 2024-25
10. **Name of the Stock Exchange(s) where shares are listed** : BSE and NSE
11. **Paid-up Capital** : ₹165.88 Crore
12. **Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report** : Mr. Amit Jain  
Contact: +91 124 604 8213  
E-mail: ajain@sammaancapital.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).** : Standalone basis
14. **Name of assurance provider** : Not applicable
15. **Type of assurance obtained** : Not applicable

### 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 the turnover of the entity |
|--------|----------------------------------|-----------------------------------------|---------------------------------|
| 1      | Financial and Insurance Services | Financial and Credit Leasing Activities | 96.17%                          |

## Business Responsibility & Sustainability Report (Contd.)

### 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.     | Sammaan Capital's primary business involves financing mortgage-backed loans, which can be classified into housing and non-housing loans. All other Company activities are centered around this core operation. | 64192    | 100%                            |

### III. Operations

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

| Location      | Number of plants | Number of offices | Total |
|---------------|------------------|-------------------|-------|
| National      | Not Applicable   | 137               | 137   |
| International | Not Applicable   | 0                 | 0     |

\*Note: The organization operates in the non-banking financial companies sector and does not engage in manufacturing activities

### 19. Markets served by the entity:

#### a. Number of locations

| Locations                        | Number |
|----------------------------------|--------|
| National (No. of States)         | 20     |
| International (No. of Countries) | Nil    |

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

Not applicable, since the organization operates in non-banking financial companies sector and does not engage in export activities.

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

Sammaan Capital Limited (SCL) serves a broad and evolving customer base across its core verticals.

The Company's retail operations cater to a wide spectrum of customers, including salaried individuals, self-employed professionals, and micro and small enterprises, with a strong presence across Tier 2 and Tier 3 cities. Many of these borrowers are either first-time credit users or belong to informal income segments, reflecting the Company's deep focus on financial inclusion. SCL's retail lending also supports borrowers in under-served geographies through a combination of physical presence and digital distribution, often enabled through structured programs and co-lending models.

In its wholesale business, SCL focuses on developers and enterprises across sectors such as real estate, logistics, and infrastructure. It offers structured financing and resolution-led lending, with a particular emphasis on affordable housing and small developer finance—supporting credit needs in lower-income housing projects and semi-urban markets. The Company also extends credit to corporate clients and MSMEs for project-specific and working capital needs.

## Business Responsibility & Sustainability Report (Contd.)

Through this diversified framework, SCL continues to build a well-balanced customer portfolio, combining growth with prudent risk management and contributing meaningfully to expanding credit access across India.

### IV. Employees

#### 20. Details as at the end of the 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)                  | 4,583        | 4,098        | 89%        | 485        | 11%        |
| 2.        | Other than Permanent (E)       | NA           | NA           | NA         | NA         | NA         |
| 3.        | <b>Total employees (D + E)</b> | <b>4,583</b> | <b>4,098</b> | <b>89%</b> | <b>485</b> | <b>11%</b> |
| WORKERS   |                                |              |              |            |            |            |
| 4.        | Permanent (F)                  |              |              |            |            |            |
| 5.        | Other than Permanent (G)       |              |              | N.A.       |            |            |
| 6.        | <b>Total workers (F + G)</b>   |              |              |            |            |            |

| b.                          | Differently                                      | abled     | Employees | and        | workers: |            |
|-----------------------------|--------------------------------------------------|-----------|-----------|------------|----------|------------|
| S. No                       | Particulars                                      | Total (A) | Male      |            | Female   |            |
|                             |                                                  |           | No. (B)   | % (B / A)  | No. (C)  | % (C / A)  |
| DIFFERENTLY ABLED EMPLOYEES |                                                  |           |           |            |          |            |
| 1.                          | Permanent (D)                                    | 7         | 4         | 57%        | 3        | 43%        |
| 2.                          | Other than Permanent (E)                         | NA        | NA        | NA         | NA       | NA         |
| 3.                          | <b>Total differently abled employees (D + E)</b> | <b>7</b>  | <b>4</b>  | <b>57%</b> | <b>3</b> | <b>43%</b> |
| DIFFERENTLY ABLED WORKERS   |                                                  |           |           |            |          |            |
| 4.                          | Permanent (F)                                    |           |           |            |          |            |
| 5.                          | Other than permanent (G)                         |           |           | N.A.       |          |            |
| 6.                          | <b>Total differently abled workers (F + G)</b>   |           |           |            |          |            |

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

|                          | Total (A) | No. and percentage of Females |           |
|--------------------------|-----------|-------------------------------|-----------|
|                          |           | No. (B)                       | % (B / A) |
| Board of Directors       | 7         | 1                             | 14.29%    |
| Key Management Personnel | 2         | 0                             | 0%        |

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

|                     | FY 2025 |        |       | FY 2024 |        |       | FY 2023 |        |       |
|---------------------|---------|--------|-------|---------|--------|-------|---------|--------|-------|
|                     | Male    | Female | Total | Male    | Female | Total | Male    | Female | Total |
| Permanent Employees | 43%     | 37%    | 40%   | 50%     | 33%    | 48%   | 44%     | 37%    | 43%   |
| Permanent Workers   |         |        |       | NA      |        |       |         |        |       |

## Business Responsibility & Sustainability Report (Contd.)

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

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

| S. No. | Name of the Holding/Subsidiary / Associate companies/ Joint ventures(A)              | Indicate whether Holding/ Subsidiary/ Associate/ Joint Venture | % of shares held by listed entity | Does the entity indicated in column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No) |
|--------|--------------------------------------------------------------------------------------|----------------------------------------------------------------|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| 1.     | Sammaan Finserve Limited (Formerly Indiabulls Commercial Credit Limited)             | Subsidiary                                                     | 100%                              | No                                                                                                                           |
| 2.     | Sammaan Collection Agency Limited (Formerly Indiabulls Collection Agency Limited)    | Subsidiary                                                     | 100%                              | No                                                                                                                           |
| 3.     | Sammaan Sales Limited (Formerly Ibulls Sales Limited)                                | Subsidiary                                                     | 100%                              | No                                                                                                                           |
| 4.     | Indiabulls Capital Services Limited                                                  | Subsidiary                                                     | 100%                              | No                                                                                                                           |
| 5.     | Sammaan Advisory Services Limited (Formerly Indiabulls Advisory Services Limited)    | Subsidiary                                                     | 100%                              | No                                                                                                                           |
| 6.     | Sammaan Insurance Advisors Limited (Formerly Indiabulls Insurance Advisors Limited)  | Subsidiary                                                     | 100%                              | No                                                                                                                           |
| 7.     | Indiabulls Asset Holding Company Limited                                             | Subsidiary                                                     | 100%                              | No                                                                                                                           |
| 8.     | Sammaan Investmart Services Limited (Formerly Nilgiri Investmart Services Limited)   | Subsidiary                                                     | 100%                              | No                                                                                                                           |
| 9.     | Sammaan Asset Management Limited (Formerly Indiabulls Investment Management Limited) | Subsidiary                                                     | 100%                              | No                                                                                                                           |

Note: Serial no. (2), (3), (4), (5), (6) and (8) in the above-mentioned subsidiary companies are currently under the process of amalgamation, and the necessary approvals and compliance steps are being undertaken in line with regulatory requirements.

### VI. CSR Details

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

(ii) Turnover (in ₹ Crores): 7,610.40

(iii) Net worth (in ₹ Crores): 22,622.10

## Business Responsibility & Sustainability Report (Contd.)

### 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 (If yes, then provide web link for grievance redress policy) | FY 2025                                    |                                                                  |         | FY 2024                                    |                                                                  |         |
|---------------------------------------------------|-----------------------------------------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------------|---------|--------------------------------------------|------------------------------------------------------------------|---------|
|                                                   |                                                                                                     | Number of complaints filed during the year | Number of complaints pending resolution at the close of the year | Remarks | Number of complaints filed during the year | Number of complaints pending resolution at the close of the year | Remarks |
| Communities                                       | Yes                                                                                                 | 0                                          | 0                                                                | -       | 0                                          | 0                                                                | -       |
| Investors (other than shareholders)               |                                                                                                     | 0                                          | 0                                                                | -       | 0                                          | 0                                                                | -       |
| Shareholders                                      |                                                                                                     | 683                                        | 0                                                                | -       | 387                                        | 1                                                                | -       |
| Employees and workers                             |                                                                                                     | 0                                          | 0                                                                | -       | 0                                          | 0                                                                | -       |
| Customers                                         |                                                                                                     | 720                                        | 0                                                                | -       | 376                                        | 0                                                                | -       |
| Value Chain Partners                              |                                                                                                     | 0                                          | 0                                                                | -       | 0                                          | 0                                                                | -       |
| Others (NCD Holders)                              |                                                                                                     | 1521                                       | 53                                                               | -       | 640                                        | 20                                                               | -       |

SCL has established policies that govern its interactions with all stakeholders, including grievance mechanism policy. In addition, international policies and procedures are readily available on Company's intranet for reference.

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

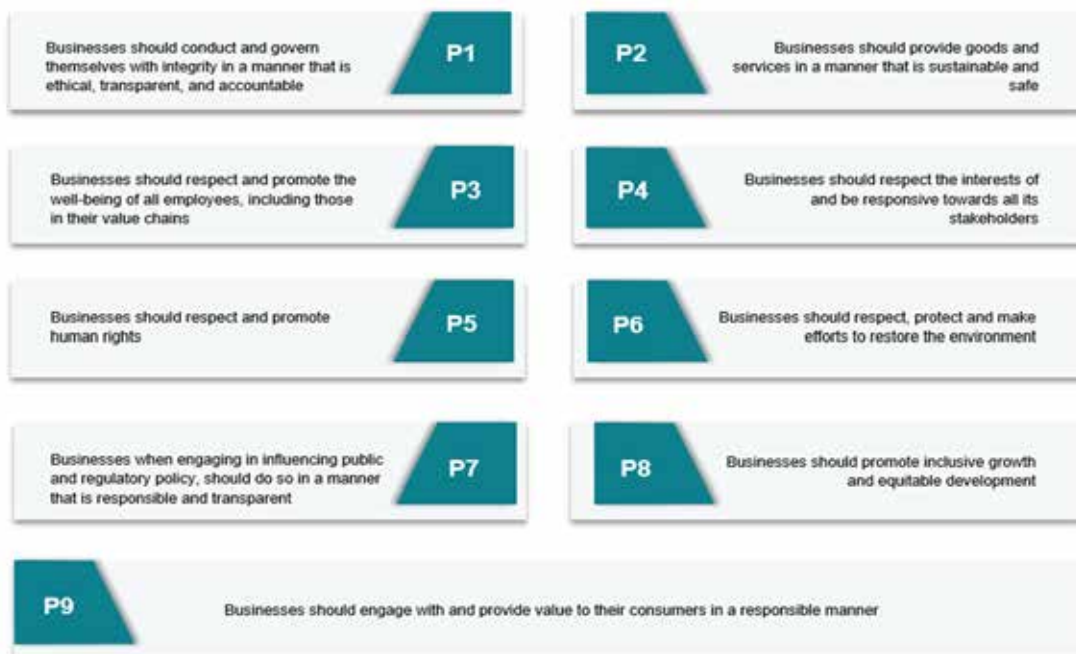
| S. No. | Material issue identified | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk/opportunity                                                                                                                                                                                                                                                                                                                                                                          | In case of risk, approach to adapt or mitigate | Financial implications of the risk or opportunity (Indicate positive or negative implications)                                        |
|--------|---------------------------|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Corporate Governance      | Opportunity                                | <p>Having well-defined policies and processes, along with a board of directors and executive managers who uphold a culture of compliance, directly contributes to improved outcomes.</p> <p>Organizations with strong corporate governance can secure funds at lower interest rates compared to those with weaker governance, as they are perceived as stable, reliable, and capable of mitigating potential risks.</p> | -                                              | <p><b>Positive:</b></p> <p>A robust Board and transparent operations will boost confidence among investors and other stakeholders</p> |

## Business Responsibility & Sustainability Report (Contd.)

| S. No. | Material issue identified | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk/opportunity                                                                                                                                                                                                                                                                                                                                                                                                       | In case of risk, approach to adapt or mitigate                                                                                                                                                                                                                                                 | Financial implications of the risk or opportunity (Indicate positive or negative implications)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------|---------------------------|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2      | Priority Sector Lending   | Opportunity                                | <p>Priority sector lending within home loans focuses on affordable housing, assisting families in purchasing their first home and addressing the country's housing gap.</p> <p>Lending to small businesses and micro, small, and medium enterprises (MSMEs) is also part of priority sector lending, with MSMEs being a vital sector, contributing 30% of India's GDP.</p>                                                                           | -                                                                                                                                                                                                                                                                                              | <p><b>Positive:</b></p> <p>By addressing the housing shortage in smaller towns, Sammaan Capital aids the credit underserved population and contributes to the Government's 'Housing for All' goal. Serving the credit needs of the crucial MSME sector supports economic growth and employment generation.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 3.     | Customer Satisfaction     | Risk and Opportunity                       | <p><b>Opportunities:</b> At the core of Sammaan Capital's operations is a 'customer first' approach. In addition to prioritizing customer experience, the company strives to maintain transparency in its operations and communication.</p> <p><b>Risk:</b> As a provider of housing and mortgage-backed loan products and services to a large customer base, a negative customer experience could lead to customer loss or reputational damage.</p> | Sammaan Capital uses a centralized system to track and resolve customer complaints promptly. Regular feedback helps identify and fix service issues, while staff training ensures consistent customer service. This helps us to adapt to customer needs and also protect Company's reputation. | <p><b>Positive:</b></p> <p>Satisfied customers play a pivotal role in reducing churn and strengthening brand loyalty – positively impacting revenue and profitability. Additionally, satisfied customers are more likely to refer other, supporting organic growth and enhancing revenue streams. A strong reputation built on service quality can improve access to capital by boosting investor and lender confidence.</p> <p><b>Negative:</b></p> <p>On the other side, negative customer experiences can result in higher complaint resolution costs, increased reputational risk, and potential regulatory scrutiny. Customer attrition due to poor service can lead to decline in revenue and increased costs to regain market trust and rebuild the customer base. It may affect credit worthiness, valuation, and the ability to scale sustainably.</p> |

## Business Responsibility & Sustainability Report (Contd.)

### SECTION B: MANAGEMENT AND PROCESS DISCLOSURES



| Disclosure Questions                                                                                            | P 1                                                                                                                                                                                                                                                        | P 2                                                                                                         | P 3 | P 4 | P 5                                                                                                                                                  | P 6 | P 7 | P 8                                            | P 9 |
|-----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|-----|-----|------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|------------------------------------------------|-----|
| <b>Policy and management processes</b>                                                                          |                                                                                                                                                                                                                                                            |                                                                                                             |     |     |                                                                                                                                                      |     |     |                                                |     |
| 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 | Yes | Yes                                            | Yes |
| b. Has the policy been approved by the Board? (Yes/No)                                                          | Yes                                                                                                                                                                                                                                                        | Yes                                                                                                         | Yes | Yes | Yes                                                                                                                                                  | Yes | Yes | Yes                                            | Yes |
| c. Web Link of the Policies, if available                                                                       | Code of Conduct & Ethics for Board Members and Senior Management<br>Code of Conduct for Prevention of Insider Trading<br>Anti-Bribery and Anti-Corruption Policy<br>Board Diversity Policy<br>Policy on Related Party Transaction<br>Whistle Blower Policy | Health and Safety Policy<br>Tax Policy<br>Equal Employment Opportunity Policy<br>Grievance Redressal Policy |     |     | Human Rights Policy<br>Non-Discrimination and Anti-Harassment Policy<br>Criteria for making payment to Non-Executive Directors<br>Environment Policy |     |     | CSR Policy<br>Privacy Policy<br>Quality Policy |     |

## Business Responsibility & Sustainability Report (Contd.)

| Disclosure Questions                                                                                                                 | P 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | P 2 | P 3 | P 4 | P 5 | P 6 | P 7 | P 8 | P 9 |
|--------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|
| 2. Whether the entity has translated the policy into procedures. (Yes / No)                                                          | Yes, the Company has translated the relevant policies and integrated them into procedures and practices across all its operations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |     |     |     |     |     |     |     |     |
| 3. Do the enlisted policies extend to your value chain partners? (Yes/No)                                                            | Yes, the Company's Code of Conduct largely incorporates the afore mentioned principles, and the Company expects all its stakeholders to adhere to them in all their dealings.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |     |     |     |     |     |     |     |     |
| 4. Name of the national and international codes/certifications/labels/standards adopted by your entity and mapped to each principle. | <p>ISO 9001:2015<br/>- Quality management systems</p> <p>ISO 10002:2014<br/>Quality management<br/>- Customer satisfaction</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |     |     |     |     |     |     |     |     |
| 5. Specific commitments, goals and targets set by the entity with defined timelines, if any.                                         | <p>As a responsible corporate entity, we have strengthened our dedication to combat climate change by setting a target to achieve carbon neutrality by FY32.</p> <p>We are dedicated to operating in the most sustainable manner possible. Our unwavering commitment encompasses a variety of goals including: -</p> <ul style="list-style-type: none"> <li>- Environmental protection</li> <li>- Reducing our carbon footprint</li> <li>- Empowering women</li> <li>- Generating livelihood opportunities</li> <li>- Ensuring housing for all</li> <li>- Fostering a gender-inclusive environment</li> <li>- Nurturing our employees</li> <li>- Practicing responsible governance</li> <li>- Providing access to health and safety</li> <li>- Safeguarding consumer protection</li> </ul> |     |     |     |     |     |     |     |     |
| 6. Performance of the entity against the specific commitments, goals, and targets along-with reasons in case the same are not met.   | <p>We are making steady progress towards our ESG goals, including renewable energy consumption, making our business operations energy efficient, increasing gender diversity at workplace, promoting inclusive opportunities, and strengthening health, safety, and governance standards. Our targets are actively monitored to ensure accountability and long-term sustainability.</p>                                                                                                                                                                                                                                                                                                                                                                                                    |     |     |     |     |     |     |     |     |

# Business Responsibility & Sustainability Report (Contd.)

| Disclosure Questions                                                                                                                         | P 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | P 2 | P 3 | P 4 | P 5 | P 6 | P 7 | P 8 | P 9 |
|----------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|
| <b>Governance, leadership, and oversight</b>                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |     |     |     |     |     |     |     |     |
| 7. Statement by director responsible for the business responsibility report, highlighting ESG -related challenges, targets, and achievements | <p>At SCL our firm commitment to Environmental, Social, and Governance (ESG) principles continues to play a key role in our business strategy. We recognize that sustainability is vital for generating long-term value for our stakeholders and the communities we serve. As a responsible organization, we are focused on promoting renewable energy lowering our carbon emissions, advancing diversity and inclusion, and supporting community development.</p> <p>To support these efforts, we have set an ambitious goal of becoming Carbon Neutral by FY32. By strategically leveraging technology, we aim to improve both customer and operational efficiency while also reducing our environmental footprint. Our governance framework upholds the highest standards of ethics, transparency, and accountability. ESG objectives have been integrated into management performance indicators to ensure measurable progress and impact. Our overarching goal is to pursue sustainable growth that aligns with our ESG vision.</p> <p>The entity has taken few focused preparatory steps including:</p> <ul style="list-style-type: none"> <li>• Rigorous tracking of electricity consumption across facilities, with specific targets set for energy reduction in the upcoming years.</li> <li>• Complete transition to 100% LED lighting contributing to energy efficiency.</li> <li>• Collaboration with third-party agency to manage and recycle sanitary pad waste in a responsible and hygienic manner.</li> </ul> <p>Furthermore, we’ve rolled out thorough training programs for all our staff levels, including our board of directors. Our continued investment to IT infrastructure helps minimize our social and environmental footprint. All employees are covered under our comprehensive insurance policies, and we uphold rigorous health and safety standards, along with established grievance redressal mechanisms. We prioritize stakeholder engagement and enforce a zero-tolerance policy for human rights violations and harassment. Our efforts have resulted in reduction in energy, water, and emission intensity, supported by waste recycling measures and solar panel installation at our facilities. Our active involvement in Corporate Social Responsibility (CSR) reflects our dedication to community welfare, while our focus on customer satisfaction drives our journey toward sustainable growth.</p> |     |     |     |     |     |     |     |     |
| 8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).                | <p><b>Mr. Sachin Chaudhary</b><br/>           Designation: Executive Director &amp; COO<br/>           DIN Number: 02016992</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |     |     |     |     |     |     |     |     |

## Business Responsibility & Sustainability Report (Contd.)

| Disclosure Questions                                                                                                                                                        | P 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | P 2 | P 3 | P 4 | P 5 | P 6 | P 7 | P 8 | P 9 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|
| 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. | <p>Yes, the Company's Board of Directors and senior management actively oversee its Environment, Social, Governance and Economic responsibilities. The Board conducts an annual review of the Company's performance in business responsibility and sustainability.</p> <p>The Executive directors are responsible for developing and implementing the Company's ESG framework. The Company's performance in terms of business responsibility is evaluated by the following board committees:</p> <p>(i) ESG Committee</p> <p>(ii) Corporate Social Responsibility Committee</p> <p>(iii) Stakeholders Relationship Committee</p> <p>Additionally, the Risk Management Committee and the IT Strategy, IT Steering &amp; Information Security Committee also review risks related to certain business responsibility and sustainability principles.</p> |     |     |     |     |     |     |     |     |

### 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<br>(Annually/ Half yearly/ Quarterly/ Any other – please specify) |   |   |   |   |   |   |   |   |
|-----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|---|---|---|---|---|---|---|---|-----------------------------------------------------------------------------|---|---|---|---|---|---|---|---|
|                                                                                                                 | P                                                                                                | P | P | P | P | P | P | P | P | P                                                                           | P | P | P | P | P | P | P | P |
|                                                                                                                 | 1                                                                                                | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 1                                                                           | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Performance against above policies and follow up action                                                         | The Board, executive directors, business heads and department heads                              |   |   |   |   |   |   |   |   | The policies of the Company are reviewed periodically or on a need basis.   |   |   |   |   |   |   |   |   |
| Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances | The Board, executive directors, business heads and department heads.                             |   |   |   |   |   |   |   |   | The policies of the Company are reviewed periodically or on a need basis    |   |   |   |   |   |   |   |   |

|                                                                                                                                                                                                                                                                                                                                                                                                                                           |    |    |    |    |    |    |    |    |    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----|----|----|----|----|----|----|----|
| 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.                                                                                                                                                                                                                                                                     | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
| No, the processes and compliance measures may be examined by internal auditors and regulatory bodies, as applicable. To align with best practices and address risk concerns, policies are periodically assessed and updated by department heads and business leaders, with final approval from management and/ or the board. The report has been reviewed by the department responsible for Policy Implementation and Process Management. |    |    |    |    |    |    |    |    |    |

## Business Responsibility & Sustainability Report (Contd.)

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

Not applicable.

| Disclosure Questions                                                                                                            | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
|---------------------------------------------------------------------------------------------------------------------------------|----|----|----|----|----|----|----|----|----|
| 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)                                                                                               |    |    |    |    |    |    |    |    |    |

### SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section helps entities showcase how they integrate the Principles and Core Elements into key processes and decisions. It includes 'Essential' indicators, mandatory for all reporting entities, and 'Leadership' indicators, which are voluntary and reflect a higher commitment to Environment, Social, and Governance responsibility.

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

At its core, this principle aims to foster a culture of transparency, accountability, and fairness in the Company's operations, ensuring that its economic, social, and environmental effects are handled and disclosed in a responsible and fair way. This principle is grounded in the Company's dedication to ethical business practices, which permeate every aspect of its value chain. The Company's governance structure serves as the operational foundation for putting this principle into action, defining its duties and responsibilities in terms of economic, social, and environmental sustainability, and guiding its overall performance.



16 PEACE AND JUSTICE  
STRONG INSTITUTIONS

#### 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       | Multiple                                               | Company spent more than 5 hours on various familiarisation programmes, comprising matters relating to an array of issues pertaining to business, regulations, economy and environmental, social and governance parameters                                                                                                                                                | Not ascertained                                                            |
| Key Managerial Personnel | 25                                                     | <b>Orientation Trainings:</b><br><br>Functional Trainings – CRM, BA On Boarding, Lentra, Credit Policies, Credit Level – 1 & 2 Workshop<br><br><b>Behavioural Trainings:</b> Communication Excellence, Customer Centricity, Email Etiquettes.<br><br><b>Regulatory Trainings:</b><br><br>INFOSEC, POSH, Fair Practices Code, KYC & AML, PMAY, SARFAESI, Code of Conduct. | 92%                                                                        |

## Business Responsibility & Sustainability Report (Contd.)

| 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 |
|-----------------------------------|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| Employees other than BoD and KMPs | 25                                                     | <b>Orientation Trainings:</b><br>Functional Trainings – CRM, BA On Boarding, Lentra, Credit Policies, Credit Level – 1 & 2 Workshop<br><b>Behavioral Trainings:</b><br>Communication Excellence, Customer Centricity, Email Etiquettes.<br><b>Regulatory Trainings:</b><br>INFOSEC, POSH, Fair Practices Code, KYC & AML, PMAY, SARFAESI, Code of Conduct. | 85%                                                                        |
| Workers                           |                                                        | NA                                                                                                                                                                                                                                                                                                                                                         |                                                                            |

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

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

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

Not applicable, as no appeals were made.

| Case Details | Name of the regulatory/ enforcement agencies/ judicial institutions |
|--------------|---------------------------------------------------------------------|
|              | NA                                                                  |

## Business Responsibility & Sustainability Report (Contd.)

**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, SCL has a zero-tolerance policy towards bribery and corruption, committed to upholding the highest ethical standards. The policy guides employees and stakeholders in identifying, preventing, and reporting issues including bribery, facilitation payments, and undue advantages. Aligned with global anti-corruption laws, it promotes integrity, accountability, and transparency across all operations. The policy promotes regular trainings, third-party due diligence, and confidential reporting mechanism including disciplinary or legal actions in case of violations. By adhering to this policy, we safeguard our reputation, build trust with clients and partners, and ensure compliance with all relevant laws and regulations.

Weblink: Anti-Bribery and Anti-Corruption Policy

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

|           | FY25 | FY24 |
|-----------|------|------|
| Directors | 0    | 0    |
| KMPs      | 0    | 0    |
| Employees | 0    | 0    |
| Workers   | N.A. | N.A. |

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

SCL is dedicated to maintaining the highest standards of integrity and professionalism through strict adherence to its Code of Conduct and Ethics for the Board and Senior Management. The code provides clear guidance to ensure that all leadership decisions and actions reflect the Company's ethical values, legal responsibilities, and commitment to transparency, and accountability across all operations.

Web-link: Code of Conduct and Ethics for Board and Senior Management

|                                                                                              | FY25   |         | FY24   |         |
|----------------------------------------------------------------------------------------------|--------|---------|--------|---------|
|                                                                                              | Number | Remarks | Number | Remarks |
| Number of complaints received in relation to issues of Conflict of Interest of the Directors | 0      | -       | 0      | -       |
| Number of complaints received in relation to issues of Conflict of Interest of the KMPs      | 0      | -       | 0      | -       |

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

No corrective actions pertaining to above mentioned parameters was necessitated by SCL during the reporting period.

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

|                                     | FY 2025 | FY 2024 |
|-------------------------------------|---------|---------|
| Number of days of accounts payables | 1.70    | 7.19    |

**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:**

Concentration of purchases from trading houses and concentration of sales to dealers/distributors are not applicable to SCL due to the nature of its business. As a financial institution, we are primarily engaged in the provision of loans. We do not engage in the purchase or sale of physical goods, nor do we have any dealings with trading houses or a network of dealers

## Business Responsibility & Sustainability Report (Contd.)

and distributors. Our core activities revolve around financial transactions, such as lending loans, which are not aligned with the traditional supply chain dynamics associated with trading or distribution.

| Parameter                  | Metrics                                                                                 | FY 2025 | FY 2024 |
|----------------------------|-----------------------------------------------------------------------------------------|---------|---------|
| Concentration of Purchases | a. Purchases from trading houses as % of total purchases                                | NA      | NA      |
|                            | b. Number of trading houses where purchases are made from                               | NA      | NA      |
|                            | c. Purchases from Top 10 trading houses as % of total purchases from trading houses     | NA      | NA      |
| Concentration of Sales     | a. Sales to dealers / distributors as % of total sales                                  | NA      | NA      |
|                            | b. Number of dealers / distributors to whom sales are made                              | NA      | NA      |
|                            | c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors | NA      | NA      |
| Share of RPTs in           | a. Purchases (Purchases with related parties / Total Purchases)                         | 1.28%   | 15.91%  |
|                            | b. Sales (Sales to related parties / Total Sales)                                       | 3.96%   | 5.78%   |
|                            | c. Loans & advances (Loans & advances given to related parties/ Total loans & advances) | 0.00%   | 2.96%   |
|                            | d. Investments (Investments in related parties/Total Investments made)                  | 22.46%  | 38.86%  |

### Leadership Indicators.

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

The Company implemented comprehensive training programs for its direct selling agents to ensure they fully understand and comply with regulatory guidelines. These programs covered essential topics such as legal requirements, ethical sales practices, and updated industry standards, equipping agents with the necessary knowledge and skills to conduct business responsibly and effectively.

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

Yes, SCL is firmly dedicated to upholding the highest standards of ethics and maintains a strict zero-tolerance stance on any form of unethical business conduct. To proactively manage potential conflicts of interest in its dealings with stakeholders, the Company has put in place a robust guidance framework. This framework is designed to identify and address such conflicts promptly, thereby preserving the integrity of our operations. Additionally, SCL and its subsidiaries adheres to a comprehensive Policy on Related Party Transactions, which requires that all transactions conducted in the normal course of business occur at arm's length. This ensures that they are fair, transparent, and fully compliant with applicable legal requirements.

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

This principle prioritizes the design and production of goods that are not only safe and resource-efficient but also minimize harm to the environment and society throughout their entire lifecycle, from development to end-of-life disposal. It promotes a comprehensive approach, where organizations consider the far-reaching sustainability consequences of their products and supply chains, striving to create value while minimizing negative impacts and reducing waste.



## Business Responsibility & Sustainability Report (Contd.)

### Essential Indicators

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

|       | Current Financial Year | Previous Financial Year | Details of improvements in environmental and social impacts                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------|------------------------|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| R&D   | 0%                     | 0%                      | Given its business focus and nature of business, the SCL makes capex towards its physical infrastructure, including energy efficiency. In the fiscal year 2024-25, the Company allocated over ₹26.4 Crore capex towards its Information Technology (IT) and digitalization initiatives which results in greater efficiencies. Additionally, by adopting digital solutions, the Company enhances operational efficiency and decreases paper usage, thereby lowering its carbon footprint. |
| Capex | 0%                     | 0%                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

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

SCL primarily provide housing and mortgage loans, so the Company neither consumes significant raw materials nor produces tangible goods. Our services involve delivering financial solutions to customers, and thereby sustainable sourcing is not directly applicable to us.

However, the Company makes extensive use of technology to process loans, which helps reduce the consumption of paper, petrol, and the need for large branches, thus conserving energy.

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

Since we are into service-based sector and do not rely on tangible goods, sustainable sourcing is not directly applicable to us.

3. **Describe the processes in place to safely reclaim your products for reusing, recycling, and disposing at the end of life, for:**

| Type of waste                  | Mechanism                                                               |
|--------------------------------|-------------------------------------------------------------------------|
| Plastics (including packaging) | Owing to the nature of the business, this disclosure is Not Applicable. |
| E-waste                        |                                                                         |
| Hazardous waste                |                                                                         |
| Other waste                    |                                                                         |

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

Owing to the nature of the business, EPR is Not Applicable.

### Leadership Indicators

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

Owing to the nature of the business, Life Cycle Perspective / Assessments (LCA) is Not Applicable.

## Business Responsibility & Sustainability Report (Contd.)

| NIC Code | Name of Product /Service | % of total Turnover contributed | Boundary for which the Life Cycle Perspective / Assessment was conducted | Whether conducted by independent external agency (Yes/ No) | Results communicated in public domain (Yes/ No) If yes, provide the web-link. |
|----------|--------------------------|---------------------------------|--------------------------------------------------------------------------|------------------------------------------------------------|-------------------------------------------------------------------------------|
| N.A.     |                          |                                 |                                                                          |                                                            |                                                                               |

The primary business function of SCL is to provide mortgage loans. The loan onboarding process is sequential, encompassing loan sourcing, processing, disbursement, servicing, and repayment. Below is a summary of each stage:

**a) Sourcing of Loan:**

At SCL, loans are sourced through digital channels, branches, and Direct Sale Agents (DSA). Applications are processed via our comprehensive digital platform, which offers a seamless home loan experience from application to disbursement. This platform integrates the 4E's: e-APPLY, e-SANCTION, e-DISBURSE, and e-ENGAGE. .

**b) Loan Processing:**

- Document Submission: The application form, assisted by SCL's Relationship Manager, is uploaded to the digital portal along with various documents. These are then processed by an analytics-driven underwriting engine for a real-time preliminary sanction.
- Credit Underwriting: Submitted documents undergo multiple checks to verify their authenticity and ensure regulatory compliance.
- Legal Appraisal: Property title documents are examined to confirm that the title is clear and marketable.

**c. Technical Appraisal:**

Both an in-house and an external technical team perform dual appraisals of project documents and verify the construction stage to determine the appropriate disbursement amount.

**d. Disbursement:**

Upon approval, the disbursement process is handled digitally, offering significant convenience to both the Company and its customers by reducing paperwork and processing time.

**e. Servicing:**

The loan servicing process manages the administrative tasks from the disbursement of proceeds until the loan is fully repaid. Customers can request changes to personal information, add or update nominees, or file grievances.

**f. Repayment & Closure:**

Upon full repayment or prepayment of the loan, the customer receives a mortgage release letter and No Objection Certificate (NOC), confirming that all loan dues have been settled. Original or copies of title documents and any other documents obtained during the legal process are then returned.

**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.**

Owing to the nature of the business, Life Cycle Perspective / Assessments (LCA) is Not Applicable.

| Name of Product / Service | Description of the risk / concern | Action Taken |
|---------------------------|-----------------------------------|--------------|
| Not Applicable            |                                   |              |

**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).**

Owing to the nature of the business, this disclosure is Not Applicable.

## Business Responsibility & Sustainability Report (Contd.)

|  | Indicate input material | Recycled or re-used input material to total material |      |
|--|-------------------------|------------------------------------------------------|------|
|  |                         | FY25                                                 | FY24 |

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

Owing to the nature of the business, this disclosure is Not Applicable.

|                                | FY 2025 |          |                 | FY 2024 |          |                 |
|--------------------------------|---------|----------|-----------------|---------|----------|-----------------|
|                                | 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.

Owing to the nature of the business, this disclosure is Not Applicable.

| 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

At its core, this principle embodies the Company's strong commitment to social responsibility, upholding the highest standards of fairness, respect, and dignity for all individuals within its organization and value chain. The Company is passionate about creating a diverse and inclusive work environment, where everyone has equal access to opportunities, decent work, and is protected from discrimination. Furthermore, this principle recognizes the Company's role in promoting the well-being and welfare of its employees and their families, acknowledging the profound impact that its operations can have on their lives. By prioritizing the well-being of its workers and their loved ones, the Company aims to make a positive difference in the lives of those it touches.



#### Essential Indicators

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

| Category            | % of employees covered by |                  |         |                    |         |                    |         |                    |         |                     |         |
|---------------------|---------------------------|------------------|---------|--------------------|---------|--------------------|---------|--------------------|---------|---------------------|---------|
|                     | Total<br>(A)              | Health insurance |         | Accident insurance |         | Maternity benefits |         | Paternity benefits |         | Day care facilities |         |
|                     |                           | No.(B)           | % (B/A) | No.(C)             | % (C/A) | No.(D)             | % (D/A) | No.(E)             | % (E/A) | No.(F)              | % (F/A) |
|                     |                           |                  |         |                    |         |                    |         |                    |         |                     |         |
| PERMANENT EMPLOYEES |                           |                  |         |                    |         |                    |         |                    |         |                     |         |
| Male                | 4,098                     | 4,098            | 100%    | 4,098              | 100%    | -                  | -       | 49                 | 1%      | -                   | -       |
| Female              | 485                       | 485              | 100%    | 485                | 100%    | 15                 | 3%      | -                  | -       | -                   | 0%      |
| Total               | 4,583                     | 4,583            | 100%    | 4,583              | 100%    | 15                 | 3%      | 49                 | 1%      | -                   | 0%      |

## Business Responsibility & Sustainability Report (Contd.)

| Category                       | % of employees covered by |                  |         |                       |         |                       |         |                       |         |                        |         |
|--------------------------------|---------------------------|------------------|---------|-----------------------|---------|-----------------------|---------|-----------------------|---------|------------------------|---------|
|                                | Total<br>(A)              | Health insurance |         | Accident<br>insurance |         | Maternity<br>benefits |         | Paternity<br>benefits |         | Day care<br>facilities |         |
|                                |                           | No.(B)           | % (B/A) | No.(C)                | % (C/A) | No.(D)                | % (D/A) | No.(E)                | % (E/A) | No.(F)                 | % (F/A) |
| OTHER THAN PERMANENT EMPLOYEES |                           |                  |         |                       |         |                       |         |                       |         |                        |         |
| Male                           |                           |                  |         |                       |         |                       |         |                       |         |                        |         |
| Female                         |                           |                  |         |                       |         | N.A.                  |         |                       |         |                        |         |
| Total                          |                           |                  |         |                       |         |                       |         |                       |         |                        |         |

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

Not applicable as our workforce does not include any workers.

| Category                       | % of employees covered by |                  |         |                    |         |                    |         |                    |         |                     |         |
|--------------------------------|---------------------------|------------------|---------|--------------------|---------|--------------------|---------|--------------------|---------|---------------------|---------|
|                                | Total<br>(A)              | Health insurance |         | Accident insurance |         | Maternity benefits |         | Paternity benefits |         | Day care facilities |         |
|                                |                           | No.(B)           | % (B/A) | No.(C)             | % (C/A) | No.(D)             | % (D/A) | No.(E)             | % (E/A) | No.(F)              | % (F/A) |
| PERMANENT EMPLOYEES            |                           |                  |         |                    |         |                    |         |                    |         |                     |         |
| Male                           |                           |                  |         |                    |         |                    |         |                    |         |                     |         |
| Female                         |                           |                  |         |                    |         | N.A.               |         |                    |         |                     |         |
| Total                          |                           |                  |         |                    |         |                    |         |                    |         |                     |         |
| OTHER THAN PERMANENT EMPLOYEES |                           |                  |         |                    |         |                    |         |                    |         |                     |         |
| Male                           |                           |                  |         |                    |         |                    |         |                    |         |                     |         |
| Female                         |                           |                  |         |                    |         | N.A.               |         |                    |         |                     |         |
| Total                          |                           |                  |         |                    |         |                    |         |                    |         |                     |         |

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

|                                                                              | <b>FY 2025</b> | <b>FY 2024</b> |
|------------------------------------------------------------------------------|----------------|----------------|
| Cost incurred on well- being measures as a % of total revenue of the Company | 0.06%          | 0.06%          |

**2. Details of retirement benefits.**

| Benefits       | FY 2025                                            |                                                |                                                      | FY 2024                                            |                                                |                                                      |
|----------------|----------------------------------------------------|------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------------------|------------------------------------------------------|
|                | 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.) |
| Provident Fund | 8%                                                 |                                                | Y                                                    | 7%                                                 |                                                | Y                                                    |
| Gratuity       | 100%                                               | N.A.                                           | N                                                    | 100%                                               | N.A.                                           | N                                                    |
| ESI            | 3%                                                 |                                                | Y                                                    | 6%                                                 |                                                | Y                                                    |

**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 the entity are accessible to differently abled people in accordance with the requirements of the Rights of Persons with Disabilities Act, 2016.

## Business Responsibility & Sustainability Report (Contd.)

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

Yes, the Company has implemented a policy in line with the provisions of the Rights of Persons with Disabilities Act, 2016. This policy underscores the Company's commitment to promoting equal opportunity, accessibility, and inclusion for individuals with disabilities across all levels of its operations.

The policy can be accessed at Equal employment opportunity policy.

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%                | 88%            | -                   | -              |
| Female       | 100%                | 87%            | -                   | -              |
| <b>Total</b> | <b>100%</b>         | <b>88%</b>     | -                   | -              |

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 | Yes/No                                                                                                                                                    |
|--------------------------------|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Permanent Workers              | NA     | NA                                                                                                                                                        |
| Other than Permanent Workers   | NA     | NA                                                                                                                                                        |
| Permanent Employees            | Yes    | The employees can raise their concerns to the designated SPOC and follow the Escalation Matrix available on a dedicated internal portal to aid employees. |
| Other than Permanent Employees | NA     | NA                                                                                                                                                        |

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

| Category                         | FY 2025                                              |                                                                                                |           | FY 2024                                              |                                                                                                |           |
|----------------------------------|------------------------------------------------------|------------------------------------------------------------------------------------------------|-----------|------------------------------------------------------|------------------------------------------------------------------------------------------------|-----------|
|                                  | Total employees / workers in respective category (A) | No. of employees / workers in respective category, who are part of association(s) or Union (B) | % (B / A) | Total employees / workers in respective category (C) | No. of employees / workers in respective category, who are part of association(s) or Union (D) | % (D / C) |
| <b>Total Permanent Employees</b> |                                                      |                                                                                                |           |                                                      |                                                                                                |           |
| Male                             |                                                      |                                                                                                |           |                                                      |                                                                                                |           |
| Female                           |                                                      |                                                                                                |           |                                                      |                                                                                                |           |
| <b>Total</b>                     |                                                      |                                                                                                |           |                                                      |                                                                                                |           |
| <b>Total Permanent Workers</b>   |                                                      |                                                                                                |           |                                                      |                                                                                                |           |
| Male                             |                                                      |                                                                                                |           |                                                      |                                                                                                |           |
| Female                           |                                                      |                                                                                                |           |                                                      |                                                                                                |           |
| <b>Total</b>                     |                                                      |                                                                                                |           |                                                      |                                                                                                |           |

## Business Responsibility & Sustainability Report (Contd.)

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

| Category  | FY 2025   |                               |         |                      |         | FY 2024   |                               |           |                      |           |
|-----------|-----------|-------------------------------|---------|----------------------|---------|-----------|-------------------------------|-----------|----------------------|-----------|
|           | Total (A) | On Health and safety measures |         | On Skill upgradation |         | Total (D) | On Health and safety measures |           | On Skill upgradation |           |
|           |           | No. (B)                       | % (B/A) | No. (C)              | % (C/A) |           | No. (E)                       | % (E / D) | No. (F)              | % (F / D) |
|           |           |                               |         |                      |         |           |                               |           |                      |           |
| EMPLOYEES |           |                               |         |                      |         |           |                               |           |                      |           |
| Male      | 4,098     | 3,401                         | 83%     | 897                  | 22%     | 3,857     | 2,114                         | 55%       | 293                  | 8%        |
| Female    | 485       | 411                           | 85%     | 110                  | 23%     | 501       | 195                           | 39%       | 6                    | 1%        |
| Total     | 4,583     | 3,812                         | 83%     | 1,007                | 22%     | 4,358     | 2,309                         | 53%       | 299                  | 7%        |
| WORKERS   |           |                               |         |                      |         |           |                               |           |                      |           |
| Male      |           |                               |         |                      |         |           |                               |           |                      |           |
| Female    |           |                               |         |                      |         |           |                               |           |                      | N.A.      |
| Total     |           |                               |         |                      |         |           |                               |           |                      |           |

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

| Category         | FY 2025      |              |            | FY 2024      |              |            |
|------------------|--------------|--------------|------------|--------------|--------------|------------|
|                  | Total (A)    | No. (B)      | % (B/A)    | Total (C)    | No. (D)      | % (D/C)    |
| <b>EMPLOYEES</b> |              |              |            |              |              |            |
| Male             | 4,098        | 2,848        | 69%        | 3,857        | 3,122        | 81%        |
| Female           | 485          | 351          | 72%        | 501          | 405          | 81%        |
| <b>Total</b>     | <b>4,583</b> | <b>3,199</b> | <b>70%</b> | <b>4,358</b> | <b>3,527</b> | <b>81%</b> |
| <b>WORKERS</b>   |              |              |            |              |              |            |
| Male             |              |              |            |              |              |            |
| Female           |              |              |            |              |              | NA         |
| <b>Total</b>     |              |              |            |              |              |            |

### 10. Health and safety management system:

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

Sammaan Capital prioritizes the safety and well-being of its employees through comprehensive safety training and awareness initiatives. Regular fire safety and evacuation drills are conducted across all locations to ensure emergency preparedness. The Company also hosts webinars led by healthcare experts on topics such as family health, nutrition, resilience, and mental health.

To enhance on-ground support, a Quick Response Team (QRT) is in place to assist branches and employees during working hours. QRT also ensures that all businesses units maintain strong business continuity and incident management plans.

Additionally, the Company conducts regular health and safety awareness sessions, shared updates through internal communications, and posts alerts on its employee's portal 'inet'. These helps employees informed, engaged, and proactive in maintaining a safe and healthy work environment.

Weblink: Health and Safety Policy

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

Owing to the nature of our business, this may not be directly applicable to us. However, the well-being and safety of our employees are top priorities. We strongly encourage our staff to promptly report any workplace hazards, incidents, or potential health and safety risks to their respective HR representatives.

## Business Responsibility & Sustainability Report (Contd.)

- c. **Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Yes/ No)**

Not applicable as our workforce does not include any workers.

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

Yes, all SCL employees are covered by health insurance.

### 11. Details of safety related incidents:

| Safety Incident/Number                                                       | Category*        | FY 2025  | FY 2024  |
|------------------------------------------------------------------------------|------------------|----------|----------|
| Lost Time Injury Frequency Rate (LTIFR) per one million-person hours worked) | Employees        | 0        | 0        |
|                                                                              | Workers          | -        | -        |
| Total recordable work-related injuries                                       | Employees        | 0        | 0        |
|                                                                              | Workers          | -        | -        |
| Total number of permanent disabilities                                       | Employees        | 0        | 0        |
|                                                                              | Workers          | -        | -        |
| <b>No. of fatalities</b>                                                     | <b>Employees</b> | <b>0</b> | <b>0</b> |
|                                                                              | <b>Workers</b>   | <b>-</b> | <b>-</b> |
| High consequence work-related injury or ill-health (excluding fatalities)    | Employees        | 0        | 0        |
|                                                                              | Workers          | -        | -        |

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

Sammaan Capital is committed to employee safety and well-being through regular training, fire drills, and health focused webinars covering topics like nutrition, resilience, and mental well-being. A dedicated Quick Response Team (QRT) supports employees and ensures business continuity and incident management across all units.

The Company also conducts ongoing health and safety awareness sessions, shared updates via internal communications, and posts alerts on its employee portal, 'inet'. Employees are encouraged report any hazard to Human Resources, reinforcing a proactive and safe work environment.

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

|                    | FY 2025               |                                       |         | FY 2024               |                                       |         |
|--------------------|-----------------------|---------------------------------------|---------|-----------------------|---------------------------------------|---------|
|                    | 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          | 0%                                                                                                    |

## Business Responsibility & Sustainability Report (Contd.)

**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 risks related to health and safety practices or working conditions for employees have been identified at present. However, the Company remains committed to proactively evaluating potential risks and taking corrective actions to address and mitigate them.

We are dedicated to ensuring a safe and healthy work environment by regularly reviewing and updating our policies and procedures, conducting risk assessments, and implementing any necessary improvements to safeguard employee well-being. Our goal is to maintain a workplace where employees feel secure and protected at all times.

**Leadership Indicators**

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

|           | (Y/N/NA) |
|-----------|----------|
| Employees | Yes      |
| Workers   | NA       |

Yes, SCL offers life insurance to its employees, additionally, the Company may offer employment opportunities to the spouse or dependents of a deceased employee as part of its commitment to supporting the families of its employees during difficult times.

In addition to this, any applicable benefits, such as the provident fund, gratuity, and superannuation, are prioritized and settled promptly to ensure financial stability for the bereaved family. SCL provides compassionate support and assistance to the families of deceased employees, helping them navigate the transition with care and respect.

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

SCL is committed to maintaining full compliance with current regulations by ensuring that all taxes related to transactions are accurately deducted and deposited. To uphold this commitment, SCL regularly conducts internal and statutory audits to review these activities. This thorough review process ensures that all tax obligations are met promptly and in accordance with the law. By doing so, SCL not only adheres to regulatory requirements but also promotes transparency and accountability in its financial practices.

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

Not applicable, as there were no work-related injuries reported.

|           | Total no. of affected employees/ workers |         | No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment |         |
|-----------|------------------------------------------|---------|---------------------------------------------------------------------------------------------------------------------------------------------------|---------|
|           | FY 2025                                  | FY 2024 | FY 2025                                                                                                                                           | FY 2024 |
| Employees | 0                                        | 0       | 0                                                                                                                                                 | 0       |
| Workers   | 0                                        | 0       | 0                                                                                                                                                 | 0       |

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

SCL has a comprehensive retirement policy that clearly outlines the terms and conditions for employee retirement, as well

## Business Responsibility & Sustainability Report (Contd.)

as opportunities for continued engagement with the Company post-retirement. Recognizing the value of its workforce, SCL invests significant time and resources into training and developing its employees. This commitment ensures that employees are highly skilled and employable upon retirement or termination, providing them with the necessary tools and knowledge to succeed in future endeavors.

SCL's dedication to employee development reflects its commitment to fostering a capable and adaptable workforce, even beyond their tenure with the Company.

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

The nature of our business ensures that our operations and value chain inherently have minimal impact on health & safety practices and working conditions. As a result, we have not prioritized assessments for our value chain partners, at present.

|                             | % of value chain partners (by value of business done with such partners) that were assessed                                          |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| Health and safety practices | SCL expects all its value chain partners to follow extant regulations, including health and safety practices and working conditions. |
| Working Conditions          |                                                                                                                                      |

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

No corrective actions were implemented as our operations and value chain inherently have minimal impact on health & safety practices and working conditions, at present.

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

This principle recognizes that businesses are part of a intricate web of relationships, influencing stakeholders, the environment, and the planet as a whole. It emphasizes the importance of adopting a holistic approach to sustainability and social responsibility, where businesses strive to maximize positive impacts while minimizing and mitigating negative consequences.



#### Essential Indicators

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

At SCL, we recognize stakeholders as individuals or groups who are directly or indirectly impacted by our operations, initiatives, or policies. These include employees, customers, investors, shareholders, suppliers, channel partners, regulators, and the broader community.

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

| Stakeholder Group | Whether identified as Vulnerable & Marginalised Group (Yes/No) | Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Others | Frequency of engagement (Annually/ Half yearly/ Quarterly/ others – please specify) | Purpose and scope of engagement including key topics and concerns raised during such engagement                                         |
|-------------------|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| Customers         | No                                                             | Emails, Advertisements, and Other digital channels like apps etc.                                                              | Frequent & need-based                                                               | Addressing customer queries, grievances, complaints, and educating them on safety and security policies.                                |
| Employees         | No                                                             | Emails, Townhalls, Physical meetings and Other digital Channels                                                                | Regularly                                                                           | Facilitating the exchange of ideas and suggestions, offering professional growth opportunities, and educating employees on HR policies. |

## Business Responsibility & Sustainability Report (Contd.)

| Stakeholder Group        | Whether identified as Vulnerable & Marginalised Group (Yes/No) | Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Others     | Frequency of engagement (Annually/ Half yearly/ Quarterly/ others – please specify) | Purpose and scope of engagement including key topics and concerns raised during such engagement                             |
|--------------------------|----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Shareholders / Investors | No                                                             | Stock Exchanges, Newspapers, Emails, Annual General Meeting, Quarterly Earnings Call, in-office and virtual meetings / conferences | Frequent & need-based                                                               | Providing updates on developments, business activities, new initiatives, schemes, and quarterly and annual audited results. |
| Government / Regulators  | No                                                             | Through physical and Digital Channels such as PRISM portal etc.                                                                    | Need based                                                                          | Receiving recommendations, amendments, approvals, and updates on policies and compliance                                    |

### Leadership Indicators

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

SCL prioritizes responsible and responsive communication with all stakeholders, including customers, media, investors, analysts, and regulatory authorities. To facilitate open dialogue, SCL has created a dedicated email address for collecting regular feedback from employees. This initiative encourages employees to share their thoughts, experiences, and suggestions daily.

By fostering transparent and effective communication, SCL aims to build strong relationships with its stakeholders and continuously improve its operations based on valuable input from its employees and partners

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

SCLs Corporate Social Responsibility (CSR) team works closely with the Board of Directors, social workers, employees, and customers to identify underserved areas that need health or educational support. This collaborative approach fosters active participation from stakeholders, ensuring that CSR initiatives are aligned with community needs and priorities. Although the CSR program is still developing, engaging with stakeholders remains a key component of its success. We value inputs from all parties involved, recognizing that diverse perspectives are crucial for creating impactful and sustainable social projects. Through these efforts, the Company aims to make a positive difference in the communities it serves.

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

The CSR initiative is dedicated to addressing the needs of economically disadvantaged, underprivileged, and socially marginalized groups. Specifically, these efforts have included programs that assist children from impoverished backgrounds in accessing higher education opportunities and offering medical care to individuals in underserved regions. These initiatives aim to bridge gaps in access and resources, helping to uplift and support those who face systemic barriers and challenges.

## Business Responsibility & Sustainability Report (Contd.)

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

This principle recognizes that businesses are part of a complex ecosystem that includes a wide range of stakeholders, and that respecting and protecting human rights is crucial to maintaining a positive business environment and upholding the organization's reputation. It emphasizes the importance of prioritizing stakeholder well-being and trust, while also addressing any negative consequences that may arise, and is grounded in the understanding that human rights are universal and essential to long-term business success.



#### Essential Indicators

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

| Category             | FY 2025      |                                        |             | FY 2024      |                                        |            |
|----------------------|--------------|----------------------------------------|-------------|--------------|----------------------------------------|------------|
|                      | Total (A)    | No. of employees / workers covered (B) | % (B/A)     | Total (C)    | No. of employees / workers covered (D) | % (D/C)    |
| <b>EMPLOYEES</b>     |              |                                        |             |              |                                        |            |
| Permanent            | 4,583        | 4,583                                  | 100%        | 4,358        | 3,928                                  | 90%        |
| Other than permanent | -            | -                                      | -           | -            | -                                      | -          |
| <b>Total</b>         | <b>4,583</b> | <b>4,583</b>                           | <b>100%</b> | <b>4,358</b> | <b>3,928</b>                           | <b>90%</b> |
| <b>WORKERS</b>       |              |                                        |             |              |                                        |            |
| Permanent            |              |                                        |             |              |                                        |            |
| Other than permanent |              |                                        | N.A.        |              |                                        |            |
| <b>Total</b>         |              |                                        |             |              |                                        |            |

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

| Category                       | FY 2025   |                       |         |                        |         | FY 2024   |                       |         |                        |         |
|--------------------------------|-----------|-----------------------|---------|------------------------|---------|-----------|-----------------------|---------|------------------------|---------|
|                                | 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                      | 4,098     | 73                    | 1.78%   | 4025                   | 98.22%  | 3,857     | 195                   | 5%      | 3,662                  | 95%     |
| Male                           | 485       | 6                     | 1.24%   | 479                    | 98.76%  | 501       | 22                    | 4%      | 479                    | 96%     |
| Female                         | 4,583     | 79                    | 1.72%   | 4,504                  | 98.2%   | 4,358     | 217                   | 5%      | 4,141                  | 95%     |
| Other than Permanent Employees |           |                       |         |                        |         |           |                       |         |                        |         |
| Male                           | NA        | NA                    | -       | NA                     | -       | NA        | NA                    | -       | NA                     | -       |
| Female                         | NA        | NA                    | -       | NA                     | -       | NA        | NA                    | -       | NA                     | -       |
| Permanent Workers              |           |                       |         |                        |         |           |                       |         |                        |         |
| Male                           |           |                       |         |                        |         | NA        |                       |         |                        |         |
| Female                         |           |                       |         |                        |         |           |                       |         |                        |         |
| Other than Permanent Workers   |           |                       |         |                        |         |           |                       |         |                        |         |
| Male                           |           |                       |         |                        |         | NA        |                       |         |                        |         |
| Female                         |           |                       |         |                        |         |           |                       |         |                        |         |

## Business Responsibility & Sustainability Report (Contd.)

### 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)         | 2      | 10.68                                                     | 0      | 0                                                         |
| Key Managerial Personnel         | 2      | 3.75                                                      | 0      | 0                                                         |
| Employees other than BoD and KMP | 4094   | 0.11                                                      | 485    | 0.08                                                      |
| Workers                          | N.A.   |                                                           |        |                                                           |

#### b. Gross wages paid to females as % of total wages paid by the entity

|                                                                    | FY 2025 | FY 2024 |
|--------------------------------------------------------------------|---------|---------|
| Gross wages paid to females as % of total wages paid by the entity | 7.98%   | 8.19%   |

### 4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business?

Yes, the Chief People Officer (CPO) is tasked with overseeing and addressing any human rights concerns that emerge within the scope of the business's operations. This includes identifying and managing issues related to employee rights, ethical practices, and ensuring that the Company's activities do not infringe upon or negatively impact human rights. The CHRO plays a crucial role in developing and implementing policies and strategies to uphold and promote human rights standards within the organization.

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

SCL is dedicated to safeguarding human rights, fostering a non-discriminatory environment for its employees, and offering effective mechanisms for addressing grievances of its key stakeholders. SCL's Code of Conduct underscores its commitment to upholding and respecting human rights. It strictly complies with all applicable human rights legislation, including those stipulated in the Constitution of India and relevant national laws and policies. The Company ensures that all interactions with stakeholders and customers are conducted with the utmost dignity, respect, and consideration.

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

|                                   | FY 2025               |                                           |         | FY 2024               |                                           |         |
|-----------------------------------|-----------------------|-------------------------------------------|---------|-----------------------|-------------------------------------------|---------|
|                                   | Filed during the year | Pending resolution at the end of the year | Remarks | Filed during the year | Pending resolution at the end of the year | Remarks |
| Sexual Harassment                 | 0                     | 0                                         | -       | 0                     | 0                                         | -       |
| Discrimination at workplace       | 0                     | 0                                         | -       | 0                     | 0                                         | -       |
| Child Labour                      | 0                     | 0                                         | -       | 0                     | 0                                         | -       |
| Forced Labour/ Involuntary Labour | 0                     | 0                                         | -       | 0                     | 0                                         | -       |
| Wages                             | 0                     | 0                                         | -       | 0                     | 0                                         | -       |
| Human Rights Issues               | 0                     | 0                                         | -       | 0                     | 0                                         | -       |

## Business Responsibility & Sustainability Report (Contd.)

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

|                                                                                                                                     | FY 2025 | FY 2024 |
|-------------------------------------------------------------------------------------------------------------------------------------|---------|---------|
| 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       | 0       |
| Complaints on POSH upheld                                                                                                           | 0       | 0       |

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

We have established a dedicated committee for reporting and addressing any issues that arise. An independent panel reviews and manage these concerns, following the procedures outlined in the committee's standard operating procedures (SOP). This ensures that all reported issues are handled impartially and in accordance with established guidelines, maintaining transparency and fairness throughout the process.

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

Yes, in specific business agreements and contracts, particularly in loan arrangements, SCL incorporates a clause that mandates borrowers to comply with relevant labor laws, environmental regulations, health and safety standards, and social regulations. This clause ensures that borrowers are legally obligated to adhere to these standards, promoting responsible and ethical practices across all aspects of their operations. By including such provisions, the Company aims to uphold high standards of compliance and accountability in its business relationships.

### 10. Assessments for the year:

|                             | % of your plants and offices that were assessed (by entity or statutory authorities or third parties) |
|-----------------------------|-------------------------------------------------------------------------------------------------------|
| Child labour                |                                                                                                       |
| Forced/involuntary labour   |                                                                                                       |
| Sexual harassment           | SCL adheres to all relevant legal requirements, though assessments have not yet been carried out.     |
| Discrimination at workplace |                                                                                                       |
| Wages                       |                                                                                                       |
| Others – please specify     |                                                                                                       |

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

Not applicable, as assessments have not yet been carried out.

### Leadership Indicators

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

There are currently no instances of business processes being modified or introduced specifically because of addressing human rights grievances or complaints. We have established procedures to integrate human rights considerations into our business processes. We are committed to continuously improving our practices on the human rights front.

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

We are currently in the process of planning and conducting a comprehensive human rights due diligence assessment. This upcoming review will cover various aspects, including the identification of potential human rights risks within our operations and supply chain, evaluating our current practices and policies, and ensuring compliance with relevant human rights standards.

## Business Responsibility & Sustainability Report (Contd.)

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

Some of our offices are equipped with ramps to facilitate easy access for differently abled visitors. Additionally, the majority of our offices are either located on the ground floor or have elevators and other accessible infrastructure to accommodate the needs of differently abled individuals.

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

|                             | % of value chain partners (by value of business done with such partners) that were assessed                                               |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| Child labour                | The Company anticipates its value chain will comply with all relevant legal requirements, though assessments have not yet been conducted. |
| Forced/involuntary labour   |                                                                                                                                           |
| Sexual harassment           |                                                                                                                                           |
| Discrimination at workplace |                                                                                                                                           |
| Wages                       |                                                                                                                                           |

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

Not applicable, as assessments have not yet been carried out.

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

This principle drives businesses to take a proactive and systematic approach to environmental sustainability, focusing on pollution mitigation, biodiversity conservation, and climate change adaptation. It emphasizes the importance of responsible resource management, minimizing harm throughout the value chain, and prioritizing environmental stewardship in decision-making. By adopting a precautionary approach, companies can prevent environmental harm and promote a more sustainable future.



### Essential Indicators

#### 1. Details of total energy consumption (GJ) and energy intensity:

| Parameter                                                                                 | FY 2025       | FY 2024       |
|-------------------------------------------------------------------------------------------|---------------|---------------|
| <b>From renewable sources</b>                                                             |               |               |
| Total electricity consumption (A)                                                         | 153           | 53            |
| Total fuel consumption (B)                                                                | 0             | 0             |
| Energy consumption through other sources (C)                                              | 0             | 0             |
| <b>Total energy consumed from renewable sources (A+B+C)</b>                               | <b>153</b>    | <b>53</b>     |
| <b>From non-renewable sources</b>                                                         |               |               |
| Total electricity consumption (D)                                                         | 12,822        | 11,242        |
| Total fuel consumption (E)                                                                | 460           | 808           |
| Energy consumption through other sources (F)                                              | 0             | 0             |
| <b>Total energy consumed from non-renewable sources (D+E+F)</b>                           | <b>13,282</b> | <b>12,050</b> |
| <b>Total energy consumed (A+B+C+D+E+F)</b>                                                | <b>13,435</b> | <b>12,102</b> |
| <b>Energy intensity per rupee of turnover</b>                                             | <b>1.77</b>   | <b>1.64</b>   |
| <b>(Total energy consumption/turnover in rupees) (GJ/INR Cr)</b>                          |               |               |
| <b>Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)*</b> | <b>36.06</b>  | <b>33.16</b>  |
| <b>(Total energy consumed / Revenue from operations adjusted for PPP) (GJ/ INR Cr)</b>    |               |               |

## Business Responsibility & Sustainability Report (Contd.)

| Parameter                                                                                                                     | FY 2025 | FY 2024 |
|-------------------------------------------------------------------------------------------------------------------------------|---------|---------|
| Energy intensity in terms of physical output<br>(Total energy consumption / Production in metric tonne) (GJ/MT of production) | NA      | NA      |
| Energy intensity (optional) – the relevant metric may be selected by the entity –<br>Energy intensity per permanent employee  | 2.93    | 2.78    |

**Note:** Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?

No, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

- 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? 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.

Not applicable.

- Provide details of the following disclosures related to water:

| Parameter                                                                                                                                                | FY 2025       | FY 2024       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|
| <b>Water withdrawal by source (in kilolitres)</b>                                                                                                        |               |               |
| (i) Surface water                                                                                                                                        | 0             | 0             |
| (ii) Groundwater                                                                                                                                         | 0             | 0             |
| (iii) Third party water                                                                                                                                  | 26,473        | 25,159        |
| (iv) Seawater / desalinated water                                                                                                                        | 0             | 0             |
| (v) Others                                                                                                                                               | 0             | 0             |
| <b>Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)</b>                                                                          | <b>26,473</b> | <b>25,159</b> |
| <b>Total volume of water consumption (in kilolitres)</b>                                                                                                 | <b>26,473</b> | <b>25,159</b> |
| Water intensity per rupee of turnover<br>(Total water consumption / Revenue from operations)                                                             | 3.47          | 3.41          |
| Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)<br>(Total water consumption / Revenue from operations adjusted for PPP) | 71.86         | 68.93         |
| Water intensity in terms of physical output<br>(Total water consumption / MT of production data) (KL /MT of production)                                  | NA            | NA            |
| Water intensity (optional) – the relevant metric may be selected by the entity, - Water<br>intensity per permanent employee                              | 5.78          | 5.77          |

**Note:** Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?

No, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

## Business Responsibility & Sustainability Report (Contd.)

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

| Parameter                                                             | FY 2025 | FY 2024 |
|-----------------------------------------------------------------------|---------|---------|
| Water discharge by destination and level of treatment (in Kilolitres) |         |         |
| (i) To Surface water                                                  |         |         |
| - No treatment                                                        |         |         |
| - With treatment – please specify level of treatment                  |         |         |
| (ii) To Groundwater                                                   |         |         |
| - No treatment                                                        |         |         |
| - With treatment – in ETP, STP&CRS                                    |         |         |
| (iii) To Seawater                                                     |         |         |
| - No treatment                                                        |         |         |
| - With treatment – please specify level of treatment                  |         |         |
| (iv) Sent to third parties                                            |         |         |
| - No treatment                                                        |         |         |
| - With treatment – Effluent Treatment Plant treatment                 |         |         |
| (v) Others                                                            |         |         |
| - No treatment                                                        |         |         |
| - With treatment – please specify level of                            |         |         |
| Total water discharged (in kiloliters)                                |         |         |

Since Sammaan Capital is an NBFC, water discharge is very minimal. However, the Company has undertaken several measures to use water responsibly. Further, water discharged by the Company is treated sustainably as per the processes / procedures laid out by state municipal corporations throughout India.

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

No, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

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

Since the Company's water usage is limited to human consumption, it has not adopted a zero liquid discharge. However, the Company has undertaken several measures to use water responsibly. Further, water discharged by the Company is treated sustainably as per the processes / procedures laid out by state municipal corporations throughout India.

### 6. Please provide details of air emissions (other than GHG emissions) by the entity:

The air emission sources are from diesel-based generators which are monitored on a defined frequency by an approved laboratory/agency as mandated by the Central and respective State Pollution Control Boards.

| Parameter                           | Please specify unit | FY 2025 | FY 2024 |
|-------------------------------------|---------------------|---------|---------|
| NOx                                 | Tonnes              | 0.357   | 0.322   |
| SOx                                 | Tonnes              | 0.0006  | 0.0001  |
| Particulate matter (PM)             | Tonnes              | 0.006   | 0.006   |
| Persistent organic pollutants (POP) | -                   | -       | -       |
| Volatile organic compounds (VOC)    | -                   | -       | -       |
| Hazardous air pollutants (HAP)      | -                   | -       | -       |
| Others – please specify             | -                   | -       | -       |

**Note:** The above disclosed air pollutants are shown by specific weight as per methodology adopted from US-EPA, AP-42 for FY24.

**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.

## Business Responsibility & Sustainability Report (Contd.)

No, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

### 7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity:

| Parameter                                                                                                                                                                                              | Unit                                                 | FY 2025  | FY 2024  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|----------|----------|
| Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)                                                                                                   | Metric tonnes of CO2 equivalent                      | 365.72   | 384.36   |
| Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)                                                                                                   | Metric tonnes of CO2 equivalent                      | 2,589.26 | 2,235.84 |
| Total Scope 1 and Scope 2 emission intensity per rupee of turnover<br>(Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)                                                              | Metric tonnes of CO2 equivalent / ₹Million           | 0.38     | 0.36     |
| Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)*<br>(Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP) | Metric tonnes of CO2 equivalent / ₹Million           | 8.02     | 7.18     |
| Total Scope 1 and Scope 2 emission intensity in terms of physical output                                                                                                                               | Metric tonnes of CO2 equivalent / MT of production   | NA       | NA       |
| Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity                                                                                            | Metric tonnes of CO2 equivalent / Permanent Employee | 0.64     | 0.60     |

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

No, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

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

SCL has implemented various energy-efficient measures to enhance operational efficiency and reduce power consumption. These efforts have not only contributed to a reduction in power consumption but have also led to increased overall efficiency.

We have has taken few focused preparatory steps including:

- Rigorous tracking of electricity consumption across facilities, with specific targets set for energy reduction in the upcoming years.
- Complete transition to 100% LED lighting contributing to energy efficiency.
- Collaboration with third-party agency to manage and recycle sanitary pad waste in a responsible and hygienic manner.

Furthermore, Sammaan Capital's installation of a 10 KW solar power plant at its Chandigarh branch, renewable electricity annually, has further supported the organization's goal of minimizing its carbon footprint and reducing Scope 2 emissions.

## Business Responsibility & Sustainability Report (Contd.)

### 9. Provide details related to waste management by the entity:

| Parameter                                                                                                                                                     | FY 2025     | FY 2024     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|
| <b>Total Waste generated (in metric tonnes)</b>                                                                                                               |             |             |
| Plastic waste (A)                                                                                                                                             | 0           | 0           |
| E-waste (B)                                                                                                                                                   | 0           | 0.90        |
| 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)                                                                                                            | 0           | 0           |
| Other Non-hazardous waste generated (H)                                                                                                                       | 7.92        | 4.93        |
| <b>Total (A+B + C + D + E + F + G + H)</b>                                                                                                                    | <b>7.92</b> | <b>5.83</b> |
| <b>Waste intensity per rupee of turnover</b><br>(Total waste generated / Revenue from operations)                                                             | 0.0010      | 0.0008      |
| <b>Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b><br>(Total waste generated / Revenue from operations adjusted for PPP) | 0.022       | 0.016       |
| <b>Waste intensity in terms of physical output</b><br>(MT waste generated / MT of production)                                                                 | NA          | NA          |
| <b>Waste intensity (optional)</b> – the relevant metric may be selected by the entity, Water intensity per permanent employee                                 | 0.0017      | 0.0013      |
| <b>For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)</b>                |             |             |
| <b>Category of waste</b>                                                                                                                                      |             |             |
| (i) Recycled                                                                                                                                                  | 0           | 0.90        |
| (ii) Re-used                                                                                                                                                  | 0           | 0           |
| (iii) Other recovery operations                                                                                                                               | 7.92        | 4.93        |
| <b>Total</b>                                                                                                                                                  | <b>7.92</b> | <b>5.83</b> |
| <b>For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)</b>                                             |             |             |
| <b>Category of waste</b>                                                                                                                                      |             |             |
| (i) Incineration                                                                                                                                              | 0           | 0           |
| (ii) Landfilling                                                                                                                                              | 0           | 0           |
| (iii) Other disposal operations                                                                                                                               | 0           | 0           |
| <b>Total</b>                                                                                                                                                  | <b>0</b>    | <b>0</b>    |

**Note:** Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?

No, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

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

Our offices in metropolitan areas have established partnerships with recycling companies to manage all recyclable waste effectively. For electronic waste (e-waste), we have formed agreements with certified green recycling vendors to ensure proper disposal and recycling across India. Additionally, all our branches encourage the use of glass bottles for drinking water as a measure to reduce reliance on plastic bottles. These initiatives are part of our broader commitment to environmental sustainability and responsible waste management.

## Business Responsibility & Sustainability Report (Contd.)

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:

Not applicable, as we do not have any of our operations/offices in/around ecologically sensitive areas.

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

Not applicable, as our operation does not have any significant impact on the environment.

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India, such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder. If not, provide details of all such non-compliances:

Yes, the organization is compliant with the applicable environmental law/ regulations/ guidelines applicable to its business operations.

| 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 |                                                                       |                                       |                                                                                                           |                                 |

### Leadership Indicators

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

Not applicable, as there was no water withdrawal from water stress areas.

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:

| Parameter                                                                      | FY 2025 | FY 2024 |
|--------------------------------------------------------------------------------|---------|---------|
| <b>Water withdrawal by source (in kilolitres)</b>                              |         |         |
| (i) Surface water                                                              |         |         |
| (ii) Groundwater                                                               |         |         |
| (iii) Third party water                                                        |         |         |
| (iv) Seawater / desalinated water                                              |         |         |
| (v) Others                                                                     |         |         |
| <b>Total volume of water withdrawal (in kilolitres)</b>                        |         |         |
| 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                                                                 |         |         |

Not applicable, as there was no water withdrawal from water stress areas.

## Business Responsibility & Sustainability Report (Contd.)

| Parameter                                            | FY 2025 | FY 2024                                                                   |
|------------------------------------------------------|---------|---------------------------------------------------------------------------|
| - 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                           |         | Not applicable, as there was no water withdrawal from water stress areas. |
| - 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.

No, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

## 2. Please provide details of total Scope 3 emissions & its intensity:

| Parameter                                                                                                                                                                       | Unit                                                             | FY 2025 | FY 2024 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------|---------|
| <b>Total Scope 3 emissions</b><br>(Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available) | Metric tonnes of CO <sub>2</sub> equivalent                      | 15,717  | 13,446  |
| <b>Total Scope 3 emissions per rupee of turnover</b>                                                                                                                            | Revenue from operations in Crore Rs                              | 2.05    | 1.82    |
| <b>Total Scope 3 emission intensity (optional) – Total Scope 3 per permanent employees</b>                                                                                      | Metric tonnes of CO <sub>2</sub> equivalent / Permanent employee | 3.43    | 3.09    |

Scope 3 emissions for FY 24 encompass the emissions categories as per GHG protocol – Purchased Goods and Services, Capital Goods, Fuel and Energy related activities (not included in Scope 1 & Scope 2), Upstream transportation & distribution, Waste generated in operations, Business travel, and Employee commute.

Additionally, the following Scope 3 - GHG protocol categories are not applicable to the Company – Upstream leased assets, Downstream transportation & distribution, Processing of sold products, Use of sold products, End-of-Life treatment of sold products, Downstream leased assets, and Franchises.

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

No, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

## Business Responsibility & Sustainability Report (Contd.)

3. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Not applicable.

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

During the reported period, the entity did not undertake any specific initiative or implement innovative technologies aimed at improving resource efficiency or reducing environmental impact related to emissions. However, we are actively evaluating opportunities in this area and plan to initiate relevant sustainability measures in the coming year.

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

Sammaan Capital has established a comprehensive Business Continuity Plan (BCP) and framework designed to meet relevant regulatory requirements. The BCP proactively identifies potential disruptive events, evaluates their probability, and assesses their potential impact on business operations through a detailed business impact analysis. Its primary objective is to prevent or mitigate disruptions to essential business functions. Additionally, the BCP incorporates Disaster Recovery procedures to facilitate rapid and effective recovery in the event of emergencies, ensuring continuity and resilience in our operations.

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?

Sammaan Capital operates in a sector where the nature of business activities inherently has minimal impact on the environment. Consequently, there have been no significant adverse environmental impacts identified arising from our value chain.

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

The nature of our business ensures that our operations and value chain inherently have minimal environmental impact. As a result, we have not prioritized environmental impact assessments for our value chain partners. However, we remain committed to sustainability and continuously monitor our practices to ensure minimal environmental footprint, focusing on proactive measures within our own operations to promote environmental stewardship.

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

a. By the listed entity – Not Applicable

b. By the top ten (in terms of value of purchases and sales) value chain partners?

NA

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

This principle recognizes that businesses operate within a structured environment shaped by national and international regulations and policies. It encourages companies to engage with governments to provide input and expertise, while ensuring that any advocacy efforts are guided by a commitment to promoting the greater good, transparency, and responsible governance.



### Essential Indicators

1. a. Number of affiliations with trade and industry chambers/ associations.

The Company has membership FIDC. Further SCL actively participates in numerous industry chambers, associations, councils, and other forums also on invitation basis, contributing proactively to discussions and resolutions within these groups.

## Business Responsibility & Sustainability Report (Contd.)

- 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.

Not Applicable

| S. No. | Name of the trade and industry chambers/ associations | Reach of trade and industry chambers/ associations (State/National) |
|--------|-------------------------------------------------------|---------------------------------------------------------------------|
| 1.     | Finance Industry Development Council                  | National                                                            |

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

The Company has not received any adverse order from the regulatory authority

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

### Leadership Indicators

1. Details of public policy positions advocated by the entity

Whenever there are amendments, policy changes, or revisions to RBI regulations, SCL's top management consistently communicates their views to regulators and government bodies. The organization's board members, who possess experience and deep knowledge in the housing finance sector, audit, legal, and corporate governance, actively participate in panel discussions on RBI policies. They advocate their opinions through emails to regulators and public conferences. Additionally, the Company maintains regular relationships with government agencies and regulators, ensuring timely and accurate provision of information, reviews, suggestions, and feedback as needed. Several recommendations made by the organization to various regulatory bodies have been in the best interest of the industry.

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

### PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

This principle recognizes the importance of aligning with national development goals and priorities, and addressing the socioeconomic challenges that impact the country. By working together, stakeholders can help mitigate social unrest and promote human development in regions that need it most.



### Essential Indicators

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

Not applicable owing to the nature of our business, which inherently has a minimal impact on the environment and society. While we do not undertake large-scale projects that necessitate formal Social Impact Assessments (SIA), we are committed to proactively implementing measures that promote social well-being. Our initiatives focus on contributing positively to the

## Business Responsibility & Sustainability Report (Contd.)

communities in which we operate, ensuring that our business activities align with broader social goals.

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

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

Not applicable owing to the nature of our business, we do not engage in projects that require Rehabilitation and Resettlement (R&R) activities. However, we remain dedicated to supporting community development through various Corporate Social Responsibility (CSR) initiatives that aim to improve the quality of life for the communities we serve.

| 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) |
|----------------|------------------------------------------|-------|----------|-----------------------------------------|--------------------------|-----------------------------------------|
| Not Applicable |                                          |       |          |                                         |                          |                                         |

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

Our approach includes regular engagement through various Corporate Social Responsibility (CSR) initiatives, where we actively interact with community members to understand their needs and concerns. We also organize events and forums to facilitate open communication and gather feedback.

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

Not applicable owing to the nature of our business, which primarily involves providing financial services rather than manufacturing, we do not source input materials in the traditional sense. However, we strive to ensure that our operations are environmentally sustainable and socially responsible, focusing on initiatives that reduce our environmental footprint and promote positive social impact.

|                                              | FY 2025 | FY 2024 |
|----------------------------------------------|---------|---------|
| Directly sourced from MSMEs/ small producers | 42%     | -       |
| 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 | FY 2024 |
|--------------|---------|---------|
| Rural        | 0       | 0       |
| Semi-urban   | 1.53%   | 1.69%   |
| Urban        | 22.18%  | 24.12%  |
| Metropolitan | 76.29%  | 74.20%  |

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

## Business Responsibility & Sustainability Report (Contd.)

### Leadership Indicators

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

| Details of negative social impact identified | Corrective action taken |
|----------------------------------------------|-------------------------|
| Not Applicable                               |                         |

No project was undertaken in the FY 2025 which required a Social Impact Assessment and therefore this question is not applicable.

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) |
|----------------------------------------------------------------|-------|-----------------------|-----------------------|
| We have not undertaken any projects in aspirational districts. |       |                       |                       |

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

Not applicable owing to the nature of our business, which primarily involves providing financial services rather than manufacturing, we do not source input materials in the traditional sense.

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

Not Applicable

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

Not applicable.

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

Not applicable as there were no such transactions related to intellectual properties during the reporting period.

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

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

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

6. Details of beneficiaries of CSR Projects:

## Business Responsibility & Sustainability Report (Contd.)

| S. No. | CSR Project                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | No. of persons benefitted from CSR Projects | % of beneficiaries from vulnerable and marginalized groups                                       |
|--------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|--------------------------------------------------------------------------------------------------|
| 1      | Get Moksha Environmental Foundation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | INR 10,00,00,000                            |                                                                                                  |
|        | The project is dedicated towards raising awareness about pressing environmental issues to promote sustainability and eco-friendly practices, while also providing support to underprivileged communities to improve their quality of life and promote social equity. Additionally, we are enhancing children's education through various programs and initiatives to foster their growth and development. Furthermore, we are organizing tree plantation drives to promote environmental conservation and mitigate the effects of climate change. We are also providing medical care and support to animals in need, promoting their health and well-being. Through these initiatives, our organization aims to create a positive impact on the environment, society, and the lives of individuals and animals alike, ultimately contributing to a more sustainable and compassionate world. |                                             |                                                                                                  |
| 2      | OSCAR (Organisation for Social Change Awareness and Responsibility) Foundation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | INR 25,00,000                               |                                                                                                  |
|        | The projects aims to empower children and youth by developing age-appropriate life skills and enhancing their knowledge and basic football skills. Additionally, it strives to raise awareness about critical issues such as gender, sexual, and reproductive health and rights, promoting a healthier and more informed younger generation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                             | 100% of our CSR projects are dedicated towards upliftment of vulnerable and marginalised groups. |
| 3      | Seva Sadan Society                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | INR 50,00,000                               |                                                                                                  |
|        | The project is dedicated to the welfare and empowerment of disadvantaged girls and women, providing them with comprehensive support through care, education, vocational training, and social skills development. This enables them to overcome barriers and integrate into mainstream life and careers, unlocking their full potential and promoting a more equitable society                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                             |                                                                                                  |
| 4      | Dr. Leeladhar Bhatt Memorial Kalyan Samiti                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | INR 97,88,000                               |                                                                                                  |
|        | The project focuses on uplifting vulnerable and marginalized groups, empowering them to overcome challenges and achieve a better life.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                             |                                                                                                  |

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

The principle emphasizes that companies have a responsibility to provide customers with products and services that are secure, reliable, and valuable, while also being environmentally sustainable and affordable. By exceeding customer expectations and offering high-quality products, companies can create a positive impact on their customers' lives and drive business success.



## Business Responsibility & Sustainability Report (Contd.)

### Essential Indicators

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

Various channels are available for customers to raise concerns through their preferred medium. Those who are uncomfortable with digital channels can call the customer care numbers listed on the Company's website or visit the nearest branch, where a grievance register is mandatory. Senior personnel at each branch are responsible for ensuring the efficient and effective resolution of complaints. Complaints and grievances are addressed promptly, with regular analysis and audits, both internal and external, to monitor and improve processes.

The Company is certified with ISO 9001:2015 for overall quality management and grievance redressal, and ISO 10002:2014 for maintaining a customer complaint handling management system

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

Not applicable owing to the nature of our business, which primarily involves providing financial services rather than manufacturing, we do sell any products in the traditional sense that may carry information pertaining to environment.

#### As a percentage to total turnover

Environmental and social parameters relevant to the product

Safe and responsible usage

N.A.

Recycling and/or safe disposal

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

|                                | Received during the year | FY 2025<br>Pending resolution at end of year | Remarks | FY 2024                  |                                   |         |
|--------------------------------|--------------------------|----------------------------------------------|---------|--------------------------|-----------------------------------|---------|
|                                |                          |                                              |         | Received during the year | Pending resolution at end of year | Remarks |
| Data privacy                   | 0                        | 0                                            | -       | 0                        | 0                                 | -       |
| Advertising                    | 0                        | 0                                            | -       | 0                        | 0                                 | -       |
| Cyber-security                 | 0                        | 0                                            | -       | 0                        | 0                                 | -       |
| Delivery of essential services | 0                        | 0                                            | -       | 0                        | 0                                 | -       |
| Restrictive Trade Practices    | 0                        | 0                                            | -       | 0                        | 0                                 | -       |
| Unfair Trade Practices         | 0                        | 0                                            | -       | 0                        | 0                                 | -       |
| Other                          | 720                      | 0                                            | -       | 376                      | 0                                 | -       |

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

|                   | Number                                                                                                                                                                                 | Reasons of recall |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| Voluntary recalls | Not applicable owing to the nature of our business, which primarily involves providing financial services rather than manufacturing, we do sell any products in the traditional sense. |                   |
| Forced recalls    |                                                                                                                                                                                        |                   |

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

Yes, there is a privacy policy in place outlining the Company's commitment to protecting customer personal and financial information. The policy implements security measures to safeguard information and customers have the right to access, correct, and opt-out of marketing communications. The policy is subject to change, and customers are encouraged to review it to stay informed about the company's data collection and use practices. Customer data is protected with encryption and other security technologies.

Weblink: <https://www.sammaancapital.com/privacy-policy>

## Business Responsibility & Sustainability Report (Contd.)

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

No corrective actions taken or underway with respect to cyber security and data privacy since we did not encounter any such instances.

7. **Provide the following information relating to data breaches:**

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

Nil

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

Nil

- c. **Impact, if any, of the data breaches**

No since no incident reported.

### Leadership Indicators

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

Information about our products and services can be accessed on the website at <https://www.sammaancapital.com/>. Additionally, customers can find comprehensive details and manage their accounts through the Company's dedicated home loan app.

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

The Company has actively promoted awareness of the Most Important Terms and Conditions (MITC) by conducting educational seminars and offering one-on-one counselling sessions at its offices nationwide. Additionally, as part of its digitization initiative, the Company provides customers with resources to learn about safety and security measures via its website and mobile application.

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

Customers are promptly informed of any potential risks of disruption or discontinuation of essential services through our call centers and electronic communication channels, ensuring timely and clear updates.

4. **Does the entity display product information on the product over and above what is mandated as per local laws? 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)**

At the heart of Sammaan Capital's operations remains its unwavering commitment to a 'customer first' philosophy. We deal in only two products — Home Loan and Loan Against Property — and display detailed product information on our website and at branches, in full compliance with regulatory requirements laid out by RBI and NHB. In addition to the mandated disclosures, we also provide supplementary materials such as eligibility criteria, FAQs, and product brochures to enhance transparency and support customer understanding.

During the year, Sammaan Capital conducted its annual customer satisfaction survey across major products and key geographies. We are pleased to report that customer complaint resolution remained at 100% within defined turnaround times, and overall customer satisfaction improved, with 97% of respondents rating their experience as above expectations. The Company remains committed to further enhancing customer experience and aims to strengthen digital and in-branch communication for better service delivery in the coming year.

# REPORT ON CORPORATE GOVERNANCE

## 1. THE COMPANY'S PHILOSOPHY ON CODE OF GOVERNANCE

Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Limited) ("Sammaan" or "the Company") is deeply committed to adhering to globally recognized best practices of corporate governance, which form the foundation of its long-term value creation. The principles of good governance have been an integral part of the Company's culture and continue to guide its business operations in a transparent, fair, and sustainable manner.

The Company's governance philosophy is built on the pillars of trust, transparency, accountability, and integrity. It aims to adopt and implement practices that ensure long-term value creation for all stakeholders, while aligning the Company's vision with their interests.

Sammaan is a people-driven and professionally managed organization with strong engagement across stakeholders. Guided by its ethos "**Jiyo Sammaan Se**", the Company values the dignity of every individual and aspires to unite dreams with opportunities. Every customer relationship is based on respect, trust, and the promise of partnership.

At Sammaan, efficient and effective operations are viewed as key drivers of success, directly influencing profitability, customer satisfaction, and competitiveness. The Company encourages innovation and continuous improvement, places customers at the center of its strategic discussions, and regularly reviews and refines its processes to achieve excellence.

The Company's Corporate Governance philosophy is focused on:

- Enhancing long-term shareholder value.
- Ensuring transparency, fairness, and professionalism in decision-making.
- Conforming with applicable corporate governance guidelines while striving to set higher benchmarks.
- Periodically reviewing and strengthening internal systems and controls.

In line with its transformation journey, the Company has rebranded itself as Sammaan Capital Limited. This change marks a milestone in its evolution from a promoter-led, promoter-driven lender to a board-run, professionally managed, and widely held financial institution.

The Company has adopted a Code of Conduct for its employees, including Executive Directors, as well as a separate Code of Conduct for Non-Executive Directors. The latter incorporates the specific duties of Independent Directors as prescribed under the Companies Act, 2013.

Sammaan complies with all applicable provisions of the Companies Act, 2013, the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, directions, circulars, and notifications issued by SEBI, as well as the Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, and other applicable regulatory frameworks.

## 2. BOARD OF DIRECTORS (BOARD)

### (A) Composition and size of the Board

The Company's Board comprises highly experienced professionals from diverse backgrounds. The composition of the Board is in compliance with the provisions of the Companies Act, 2013, the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"), and adheres to the highest standards of corporate governance. The structure of the Board ensures an appropriate mix of Executive, Non-Executive, Woman, and Independent Directors, with demonstrated expertise and relevant experience.

The Directors bring with them rich professional knowledge across various domains, including finance, audit, banking, public policy, taxation, customer service, human resources, corporate governance, and legal, thereby fostering an enabling environment for value creation and sustainable business growth.

As on March 31, 2025, the Board consists of seven Directors:

- **Executive Directors:** Mr. Gagan Banga and Mr. Sachin Chaudhary
- **Non-Executive Independent Directors:** Mr. Subhash Sheoratan Mundra, Mr. Achuthan Siddharth, Mr. Dinabandhu Mohapatra and Mrs. Shefali Shah
- **Non-Executive Director (Nominee):** Mr. Rajiv Gupta, nominated by LIC

## Report on Corporate Governance (Contd.)

Mr. Subhash Sheoratan Mundra, Non-Executive Independent Director, serves as the Chairman of the Board. Independent Directors constitute more than half of the total Board strength, in line with regulatory requirements.

None of the Directors are related to each other. Collectively, the Board brings together a wide range of expertise, perspectives, and industry knowledge, enhancing its effectiveness.

The Board has also identified and mapped the skills and domain expertise considered essential for effective governance of the Company, which include Banking & Finance, Business Strategy & Policy Making, Corporate Governance & Regulatory Compliance, Corporate Social Responsibility, Foreign Exchange & Treasury, Human Resources & Stakeholder Management, Information Technology & Process Optimization, Legal, Risk Management & Recovery, Marketing, Operations & Customer Services, Taxation & Audit and Value Creation.

The Directors of the Company have mapped their individual competencies against this Board skill matrix, ensuring that the Board collectively possesses the requisite capabilities for steering the Company towards long-term growth and stakeholder value creation.

Details of Directors, directorship in listed companies along with category of directorship, number of directorships held by them in other companies and also the number of their memberships and chairmanships on various Board Committees, including skill sets/ expertise/ competencies/practical knowledge, as on March 31, 2025, are as under:

| Sr. no. | Name of the Director                         | Nature of Office                                  | Special Experience/ Competencies                                                                                                                                                                                                                              | Knowledge/ Skills/ Expertise/        | Practical Expertise/ | Names of the other listed entities where the person is a director                             | Category of directorship in other listed entities where the person is a director                                         | No. of Directorship                                         |                     | No. of Chairmanships in Committees of various companies (including this Company)** | Memberships/ in Board of various companies (including this Company) |
|---------|----------------------------------------------|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|----------------------|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|---------------------|------------------------------------------------------------------------------------|---------------------------------------------------------------------|
|         |                                              |                                                   |                                                                                                                                                                                                                                                               |                                      |                      |                                                                                               |                                                                                                                          | in other Listed Companies (excluding Debt listed Companies) | in other Companies* |                                                                                    |                                                                     |
| 1.      | Mr. Subhash Sheoratan Mundra (DIN: 00979731) | Non- Executive/ Independent Director and Chairman | Leadership, Strategic Industry Knowledge & Experience, Financial, Regulatory / legal & Risk Management, Corporate Governance, Operations and Process Optimization                                                                                             | Planning, Experience, legal & Risk   |                      | Havells India Limited                                                                         | Non-Executive - Independent Director                                                                                     | 1                                                           | 2                   | 3                                                                                  | 3                                                                   |
| 2.      | Mr. Gagan Banga (DIN: 00010894)              | Managing Director & CEO                           | Leadership, Banking and Finance, Business Strategy, Regulatory / legal & Risk Management, Treasury, Foreign Exchange, Recovery, Marketing, Corporate Governance, Corporate Social Responsibility, Stakeholder Management, Operations and Process Optimization | Finance, legal & Risk                |                      | NIL                                                                                           | N.A.                                                                                                                     | 0                                                           | 0                   | 0                                                                                  | 0                                                                   |
| 3.      | Mr. Sachin Chaudhary (DIN: 02016992)         | Executive Director & Chief Operating Officer      | Human Resources, Information Technology, Business Strategy, Regulatory / legal & Risk Management, Marketing, Corporate Governance, Corporate Social Responsibility, Stakeholder Management, Operations and Process Optimization                               | Information Technology, legal & Risk |                      | Nil                                                                                           | N.A.                                                                                                                     | 0                                                           | 2                   | 1                                                                                  | 0                                                                   |
| 4.      | Mr. Achuthan Siddharth (DIN: 00016278)       | Non- Executive/ Independent Director              | Industry Knowledge & Experience, Financial, Regulatory, Risk Management, Strategic Planning and Corporate Governance                                                                                                                                          | Experience, Risk                     |                      | Reliance Industrial Infrastructure limited<br>Alok Industries Limited<br>Den Networks Limited | Non-Executive Independent Director<br>Non-Executive-Independent Director, Chairman<br>Non-Executive-Independent Director | 3                                                           | 6                   | 10                                                                                 | 5                                                                   |
| 5.      | Mr. Dinabandhu Mohapatra (DIN: 07488705)     | Non- Executive/ Independent Director              | Industry Knowledge & Experience, Financial, Regulatory / legal & Risk Management, Corporate Governance, Operations and Process Optimization, Banking and Finance                                                                                              | Experience, legal & Risk             |                      | Nil                                                                                           | N.A.                                                                                                                     | 0                                                           | 2                   | 6                                                                                  | 4                                                                   |
| 6.      | Mr. Rajiv Gupta (DIN: 08532421)              | LIC Nominee Director (Non-Executive)              | Customer Services, Information Technology and Office Services, digital technology solutions, development of Online Sales, Online Policy Services, Electronic Document Management Systems (EDMS)                                                               | Information Technology, legal & Risk |                      | Nil                                                                                           | N.A.                                                                                                                     | 0                                                           | 0                   | 0                                                                                  | 0                                                                   |