Department of Corporate Services
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai-400 001

Listing Department
National Stock Exchange of India Limited
C-1, G-Block, Bandra -Kurla Complex
Bandra(E), Mumbai-400 051

Scrip Code 542774

Symbol: MUFIN

Sub: Business Responsibility and Sustainability Report for FY2026

Dear Sir/Ma'am,

Pursuant to Regulation 34(2)(f) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Business Responsibility and Sustainability Report ('BRSR') for the financial year ended 31 March 2026 which also forms part of Annual Report for FY2026.

For Mufin Green Finance Limited

MAYANK PRATAP SINGH
Digitally signed by MAYANK PRATAP SINGH
Date: 2026.09.05 19:56:01 +05'30'

Mayank Pratap Singh
Company Secretary & Compliance Officer

Date: September 05, 2026

Enclosures: as above

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT

SECTION A:
GENERAL DISCLOSURES

I. DETAILS OF THE LISTED ENTITY

1.	Corporate Identity Number (CIN) of the Listed Entity	L65990DL2016PLC447681
2.	Name of the Listed Entity	Mufin Green Finance Limited
3.	Year of incorporation	2016
4.	Registered office address	202, 2nd Floor, Best Sky Tower, Netaji Subhash Place, Shakurbasti Rs, North West Delhi, Delhi, Delhi, India, 110034
5.	Corporate address	201, 2nd Floor, Best Sky Tower Netaji Subhash Place, Pitampura, Delhi, Delhi, India, 110034
6.	E-mail	compliance@mufinfinance.com
7.	Telephone	011-43094300
8.	Website	www.mufingreenfinance.com
9.	Financial year for which reporting is being done	2025-26
10.	Name of the Stock Exchange(s) where shares are listed	1. National Stock Exchange of India Limited (NSE) 2. Bombay Stock Exchange (BSE)
11.	Paid-up Capital	₹ 19,81,62,188
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Mayank Pratap Singh Telephone Number- 011-43094300 Email: compliance@mufinfinance.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 (N.A.)
15.	Type of assurance obtained	N.A.

II. PRODUCTS/SERVICES

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

Description of Main Activity	Description of Business Activity	% of Turnover of the entity
Financial Services	The Company is a Non-Banking Financial Institution that provides financial assistance to businesses and small and medium enterprises (SMEs), with a strong emphasis on green mobility and clean energy initiatives. Its financing portfolio includes electric vehicles, solar products, batteries and chargers, as well as Mediclaim premium financing.	100%

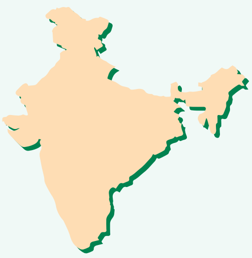
17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

NIC Code	Product/Service	% of total Turnover contributed
65923	Non-Banking Finance Company engaged in lending and allied activities	100%

III. OPERATIONS

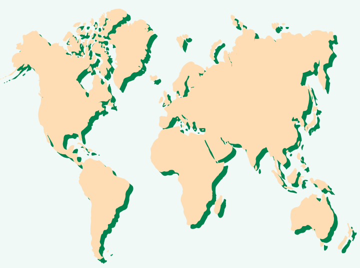
18. Number of locations where plants and/or operations/offices of the entity are situated:

NATIONAL



Plants	Offices	Total
0	1	1

INTERNATIONAL



Plants	Offices	Total
0	0	0

19. Markets served by the entity:

a. Number of locations

*14	*14
National (No. of States)	International (No. of Countries)

*Note: *Including 1 Union Territories.*

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

Nil

c. A brief on types of customers

Mufin Green Finance Limited caters to a diverse customer base, including micro, small, and medium enterprises (MSMEs), individual borrowers, self-employed individuals, fleet operators, and businesses within the electric vehicle (EV) ecosystem. The Company's core business activities are aligned with sustainable and inclusive financing, with a focus on electric vehicle financing, solar energy solutions, and support for income-generating activities. Also, the Company provides Mediclaim insurance premium financing to enhance financial accessibility. These activities are structured across its key business segments as detailed below:

1. Retail & Individual Customers:

Mufin Green Finance serves retail customers, including self-employed individuals and underserved segments, by providing loans for income-generating activities, personal needs, and small asset purchases, thereby promoting financial inclusion and economic stability.

2. Small and Medium Enterprises (SMEs):

The Company supports SMEs with financing for business expansion, working capital, with a strong emphasis on enterprises adopting or transitioning to clean energy and sustainable practices.

3. Electric Vehicle (EV) Customers:

Mufin caters to individual buyers, and fleet operators investing in electric mobility solutions, including two-wheelers, three-wheelers, and commercial EVs, contributing to reduced emissions and sustainable livelihoods.

4. Commercial Vehicle Operators:

The Company provides financing to drivers and small fleet owners, particularly those transitioning from conventional vehicles to electric alternatives, enhancing earning potential and promoting cleaner transportation.

5. Solar Product Customers:

Mufin offers financing solutions for rooftop solar systems and other renewable energy technologies to individuals and small businesses, helping reduce energy costs and improve energy security.

6. Insurance Finance Customers:

The Company facilitates access to healthcare by offering Mediclaim premium financing, enabling customers to avail insurance coverage through affordable and structured repayment options.

As of 2025–26, Mufin Green Finance Limited served more than 1,93,016 active customers across Pan India, excluding Jammu & Kashmir and Ladakh, with a significant presence in Kerala, Maharashtra, and Uttar Pradesh. During the year, the Company added over 71,051 customers through its diversified financing portfolio, including EV financing, solar products, and Mediclaim premium financing.

The Company reported an Assets Under Management (AUM) of ₹1,541.17 Crores while maintaining a Gross NPA of 1.94%, Net NPA of 1.65%, and a Capital Adequacy Ratio of 32.08%, reflecting strong financial and operational performance as a listed entity on BSE and NSE.

Through its diversified portfolio of sustainable financing solutions and customer-centric approach, Mufin Green Finance Limited remains committed to addressing the evolving needs of its customers while enhancing financial well-being and supporting livelihood generation. The Company's strategic focus on green mobility, clean energy financing, and financial inclusion reinforces its role in driving environmentally responsible growth and contributing to broader economic and social development.

**AUM- Assets Under Management, NPA- Non-Performing Assets*

IV. EMPLOYEES

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No.(B)	%(B/A)	No.(C)	%(C/A)
	Employees (all executives)					
1.	Permanent (D)	420	353	84.04%	67	15.95%
2.	Other than Permanent (E)	0	0	0	0	0
3.	**Total employees (D+E)**	**420**	**353**	**84.04%**	**67**	**15.95%**
	Workers (other than executives)					
4.	Permanent (F)	0	0	0	0	0
5.	Other than Permanent (G)	0	0	0	0	0
6.	**Total employees (F+G)**	**0**	**0**	**0**	**0**	**0**

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No.(B)	%(B/A)	No.(C)	%(C/A)
	Differently abled Employees (all executives)					
1.	Permanent (D)	-	-	-	-	-
2.	Other than Permanent (E)	-	-	-	-	-
3.	**Total employees (D+E)**	**-**	**-**	**-**	**-**	**-**
	Differently abled Workers (other than executives)					
4.	Permanent (F)	-	-	-	-	-
5.	Other than Permanent (G)	-	-	-	-	-
6.	**Total employees (F+G)**	**-**	**-**	**-**	**-**	**-**

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	6	2	33.33%
Key Management Personnel	3	1	33.33%

Note: As per Section 2(51) of the Companies Act, 2013, Key Management Personnel (KMP) include the Managing Director and Executive Directors. One of our Board of Directors is also serving in an additional capacity as a Key Managerial Personnel.

22. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

	2025-26			2024-25			2023-24		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	51%	38%	48%	55%	21%	51.4%	38%	34%	37%
Permanent Workers	-	-	-	-	-	-	-	-	-

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

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

Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
Mufin Green Leasing Private Limited	Subsidiary	100%	No
Mufin Green Infra Limited*	Subsidiary	60%	No

*Note: *Mufin Green Infra Limited ceased to be a subsidiary of the Company with effect from December 25, 2025.*

VI. CSR DETAILS

24.

(i) Whether CSR is applicable as per section 135 of Companies Act, 2013: Yes

(ii) Turnover (in ₹): 2,10,28,69,588

(iii) Net worth (in ₹): 5,74,69,84,026

VII. TRANSPARENCY AND DISCLOSURES COMPLIANCES

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	2025-26			2024-25		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes	0	0	-	0	0	-
Investors (other than shareholders)	Yes	0	0	-	0	0	-
Shareholders	Yes	0	0	-	2	0	-
Employees and workers	Yes	0	0	-	0	0	-
Customers	Yes	126	11	-	7	0	-
Value Chain Partners	Yes	0	0	-	0	0	-

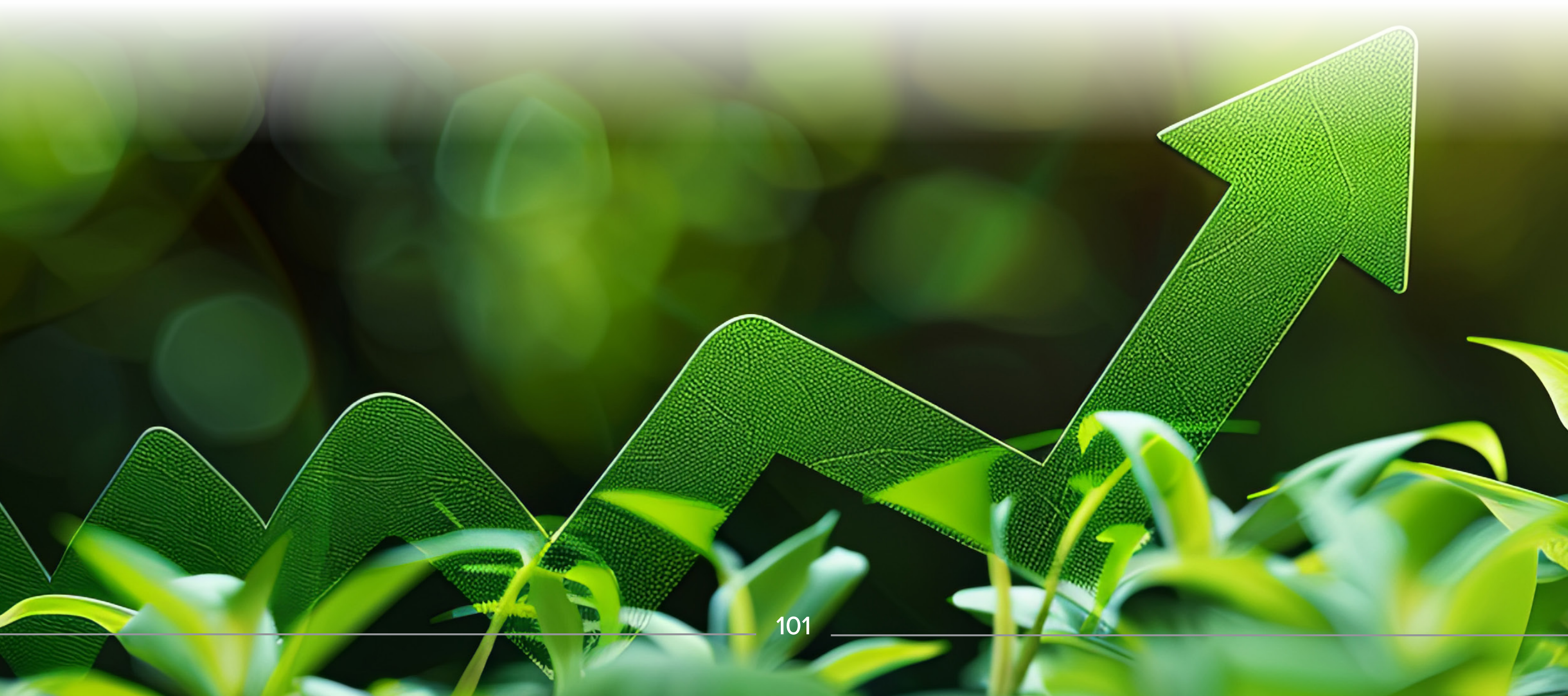
26. Overview of the entity's material responsible business conduct issues

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Marketing and Labelling	Risk and Opportunity	**Risk:** Mis-selling, misleading green claims, regulatory non-compliance, reputational damage. **Opportunity:** Build trust through transparent communication and responsible green finance positioning.	• Establish responsible marketing policy and approval framework • Ensure transparent disclosure of loan terms, APR, processing fees, penalties and EV-related benefits • Compliance review of all marketing materials • Periodic training for sales and channel partners on ethical selling practices • Customer education on EV economics and financing	**Negative** Misleading communication or non-compliance may result in regulatory penalties, legal liabilities, customer attrition and reputational damage. **Positive** Transparent and responsible marketing can improve customer acquisition, brand trust and portfolio growth.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
2.	Data Security and Customer Privacy	Risk	**Risk:** Cyberattacks, data leakage, privacy violations, RBI non-compliance, fintech/vendor cybersecurity exposure. Strongly risk-driven for digital NBFCs.	• Implement robust cybersecurity framework aligned with RBI guidelines • Deploy encryption, multi-factor authentication and secure cloud infrastructure • Conduct regular vulnerability assessments and penetration testing • Vendor/fintech cybersecurity due diligence • Employee awareness and phishing prevention training • Incident response and business continuity plans • Compliance with applicable data privacy regulations	**Negative** Cybersecurity incidents or data breaches may lead to financial losses arising from regulatory action, litigation, business disruption, remediation costs and reputational impact. Strong cybersecurity controls help protect customer trust and operational continuity.
3.	Lending Practices	Risk and Opportunity	**Risk:** Credit quality, over-indebtedness, unfair recovery, compliance issues. **Opportunity:** Inclusive lending, EV market penetration, responsible finance leadership.	• Adopt responsible lending and fair practices code • Strengthen credit assessment and affordability evaluation • Use transparent pricing and customer consent mechanisms • Monitor collection practices and prohibit coercive recovery methods • Grievance redressal and ombudsman escalation process • Financial literacy and responsible borrowing awareness initiatives	**Negative** Weak underwriting or unfair recovery practices may increase credit losses, NPAs, provisioning requirements and regulatory scrutiny. **Positive** Responsible lending and inclusive financing practices can improve portfolio quality, customer retention and long-term revenue growth.

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)
4.	Digitalisation	Risk and Opportunity	**Risk:** Technology failures, algorithm bias, cyber vulnerabilities, digital exclusion. **Opportunity:** Paperless operations, cost efficiency, faster onboarding, scalable lending.	• Strengthen IT governance and system resilience • Regular technology upgrades and disaster recovery testing • Human oversight over automated credit decisions • Ensure accessibility and multilingual customer interfaces • Business continuity planning for digital disruptions • Monitor third-party technology risks	**Negative** Technology failures, cyber risks or system downtime may impact operations and customer servicing, leading to financial and reputational losses. **Positive** Increased digitalisation can reduce operating costs, improve efficiency, accelerate loan processing and enhance scalability.
5.	Customer Satisfaction	Risk and Opportunity	**Risk:** Complaints, customer attrition, reputational loss, regulatory escalation. **Opportunity:** Loyalty, cross-selling, stronger brand reputation and retention.	• Establish customer grievance redressal mechanism with defined turnaround timelines • Monitor customer satisfaction metrics (NPS/CSAT) • Improve service transparency and communication • Customer support training and digital assistance channels • Root-cause analysis of recurring complaints	**Negative** Poor customer experience may result in customer attrition, increased grievance-related costs and reputational risks. **Positive** High customer satisfaction can strengthen loyalty, improve repeat business, reduce acquisition costs and support sustainable revenue growth.



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)
6.	Local Communities	Opportunity	**Opportunity:** Supports financial inclusion, livelihood creation, EV awareness, sustainable mobility adoption, community development. Some social license benefits.	Nil	**Negative** Limited community engagement or low financial literacy may affect market penetration and reputational standing. **Positive** Community- focused financing and awareness initiatives can expand customer base, improve financial inclusion and create long-term business opportunities in emerging EV markets.
7.	Climate Change	Risk & Opportunity	**Risk:** Climate transition risks, financed emissions scrutiny, policy changes, physical climate impacts. **Opportunity:** Growth in green finance, EV adoption, climate-aligned portfolio expansion.	• Integrate climate risk assessment into business strategy • Expand green mobility financing portfolio • Develop financed emissions measurement methodology • Diversify geographically to reduce climate-related concentration risks • Promote low-carbon transportation ecosystem • Align lending strategy with sustainable finance principles	**Negative** Climate-related regulatory changes, transition risks and financed emissions scrutiny may impact funding access, compliance costs and portfolio exposure. **Positive** Growth in EV adoption and green finance presents opportunities for portfolio expansion, access to sustainable capital and enhanced investor interest.

SECTION B:
MANAGEMENT AND PROCESS DISCLOSURES

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

The National Guidelines for Responsibility Business Conduct (NGRBC) as prescribed by the Ministry of Corporate Affairs advocates nine principles referred as P1-P9 as given below:

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

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

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

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

PRINCIPLE 5:
Businesses should respect and promote human rights.

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

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

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

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

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
	Policy and management processes								
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	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	https://mufingreenfinance.com/policies/ Some policies being internal documents are available to the employees through the Company's intranet/HRMS								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	The Company is committed to promoting responsible and sustainable business practices across its value chain by encouraging vendors, suppliers, and business partners to align with its ESG pillars. While participation in the Company's ESG initiatives is voluntary, stakeholders are actively encouraged to adopt practices that reflect ethical, responsible, and sustainable standards of business conduct.								
4. Name of the national and international codes/ certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	RBI Fair Practices Code, Code of Conduct	-	POSH Policy	-	-	-	-	-	-
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	The Company is committed to creating a positive social impact through its Corporate Social Responsibility (CSR) initiatives and financial literacy programmes. It continuously strives to reduce its environmental footprint by promoting sustainable initiatives such as electric vehicle financing and solar energy solutions. The Company fosters a culture of Diversity, Equity, and Inclusion (DE&I), ensuring equal opportunities and merit-based hiring practices while investing in employee upskilling and capability development to support holistic growth and adapt to the evolving business environment. Further, the Company is committed to enhancing digitalisation across its operations to improve efficiency and reduce environmental impact, with a targeted reduction in paper consumption of 5% year-on-year.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	The Company has provided electric vehicle, solar and EV batteries financing across pan India.								
	Governance, leadership and oversight								
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	I am pleased to present the Business Responsibility and Sustainability Report (BRSR) of Mufin Green Finance Limited, a Company committed to driving sustainable growth and creating a positive environmental and social impact through responsible financing solutions. For more information about the Company and its business operations, please visit the page https://mufingreenfinance.com/about-us/.								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Name: Kapil Garg Designation: Managing Director								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Yes, The Company has constituted an executive-level ESG Committee comprising senior management representatives to provide strategic oversight and ensure the effective implementation of its environmental, social, and governance responsibilities.								

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	Yes									Periodically or on a Need Basis*								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Yes**									Yes**								

**As a standard practice, all Company policies are periodically reviewed, or as needed, by department heads, business leaders, senior management, and relevant committees. These policies are then presented to the Board of Directors (BoD) when required. During the review process, the effectiveness of these policies is assessed, and any necessary updates or modifications to policies and procedures are implemented.*

***The Company is in compliance with the extant regulations, as applicable.*

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

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

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

SECTION C:
PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

PRINCIPLE 1

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

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors **Key Managerial Personnel**	The Company regularly conducts orientation and development initiatives for its Directors and Key Managerial Personnel (KMPs) to enhance their understanding of the functioning of various Board Committees, business operations, risk management practices, IT strategies, internal control systems, customer and investor grievance redressal mechanisms, quarterly and financial results, BRSR reporting, ESG and sustainability matters, employee benefit plans, operational procedures, regulatory developments and their financial impact on the Company, including sustainable finance practices and investment risk KPIs aligned with climate change considerations.		100%
Employees other than BoD and KMPs	Employees regularly participate in skill development and capacity-building sessions conducted throughout the year to stay updated on evolving technologies, regulatory developments, and operational standards. Existing employees receive periodic training on critical areas such as KYC compliance, cybersecurity threats, data protection, fraud prevention, ethical business practices, and professional conduct. In addition, new employees are provided with continuous hands-on training and guidance to familiarise them with the systems, processes, and operational framework of Mufin Green Finance Limited.		100%
Workers	N.A.		

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

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

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

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

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

Yes, Mufin's Anti-Bribery and Anti-Corruption (ABAC) Policy follows a zero-tolerance approach towards bribery and corruption, ensuring that all business activities are conducted with integrity, transparency, fairness, and professionalism. The policy is applicable to all individuals associated with the Company and provides clear guidance on the identification, prevention, and management of bribery and corruption risks. It further defines the roles and responsibilities of the Board, Audit Committee, and Compliance Officer in overseeing policy implementation, monitoring compliance, and addressing any reported violations through appropriate investigation and corrective actions.

https://mufingreenfinance.com/policies/

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

	2025-26	2024-25
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

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

	2025-26		2024-25	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	-	Nil	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	-	Nil	-

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

N.A.

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

	2025-26	2024-25
Number of days of accounts payables	35	17

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:

Parameters	Metrics	2025-26	2024-25
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	0	0
	b. Number of trading houses where purchases are made from	0	0
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	0	0
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	0	0
	b. Number of dealers / distributors to whom sales are made	0	0
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	0	0
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	0	0
	b. Sales (Sales to related parties / Total Sales)	0	0
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	1.19%	0
	d. Investments (Investments in related parties / Total Investments made)	3.88%	0

Note: As Mufin Green Finance Limited operates in the financial services sector and is not engaged in the trading of goods, disclosures relating to the concentration of purchases and sales with trading houses and dealers are not applicable

Leadership Indicators

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

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

Note: All the trainings and awareness programmes will be undertaken by the Company as part of implementation of ESMS from the following year onwards.

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, Mufin Green Finance Limited (MGFL) has established robust governance mechanisms and internal controls to prevent and manage potential conflicts of interest involving members of the Board. Directors are required to comply with various Company policies and governance frameworks throughout their tenure, including the Code of Conduct & Ethics, Code for Prevention of Insider Trading, Anti-Bribery and Anti-Corruption Policy, and other policies or directives prescribed by the Board of Directors from time to time.

Further, unless specifically authorised by the Company, Directors are prohibited from disclosing any confidential or business-related information to external parties, including the media, financial community, or employees. Directors are obligated to maintain strict confidentiality regarding all information relating to the Company, its subsidiaries, and affiliates, even after cessation of their directorship.

The Company's Code of Conduct and related governance policies are available on the https://mufingreenfinance.com/policies/.

PRINCIPLE 2

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

Essential Indicators

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

	2025-26	2024-25	Details of improvements in environmental and social impacts
R&D	Nil	Nil	-
Capex	Nil	Nil	-

Note: The Company is primarily into financial services, hence the relevance of the above is largely restricted.

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

No, Mufin Green Finance Limited (MGFL) does not engage in the consumption of raw materials or the manufacturing of tangible goods, as the Company primarily operates in the financial services sector by offering financial products and solutions. Accordingly, the Company does not currently maintain records relating to sustainable sourcing of raw materials.

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

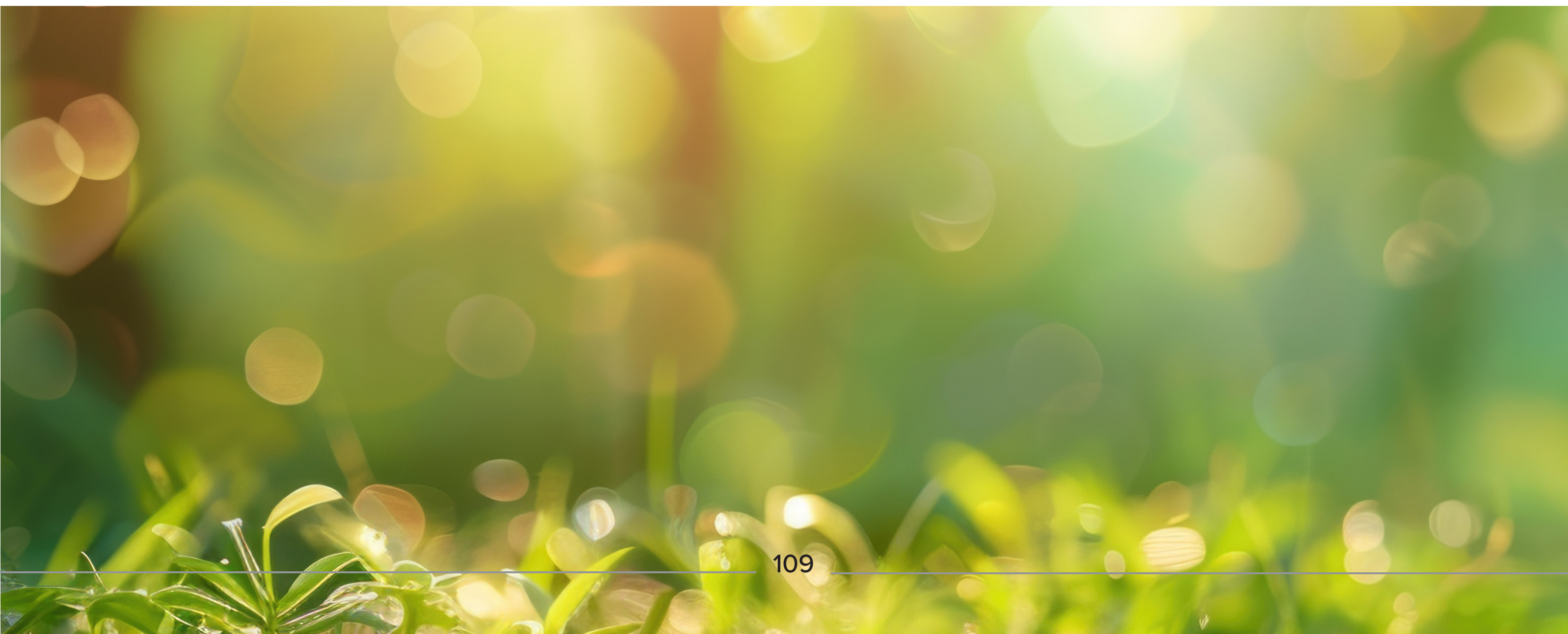
Refer response to point 2.a.

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

Plastics (including packaging)	Being a part of the financial services industry, the Company generates relatively limited quantities of waste, thereby restricting opportunities for large-scale reuse, recycling, or disposal initiatives. Routine waste generated from daily operations is managed through authorised municipal agencies.
E-waste	Mufin ensures the responsible disposal of e-waste through a limited tender/RFP process involving empanelled e-waste vendors who possess valid certifications and authorisations from the Central Pollution Control Board (CPCB) or respective State Pollution Control Boards (SPCBs) for the collection and disposal of e-waste.
Hazardous waste	N.A.
Other waste	Paper waste generated during operations is disposed of through authorised third-party recycling service providers to support responsible waste management practices.

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.

N.A.



Leadership Indicators

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

   No, As the Company operates within the financial services sector, assessment of environmental impacts across the product life cycle is not applicable to its business operations.

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

Name of Product / Service	Description of the risk / concern	Action Taken
	N.A.	

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

Indicate input material	Recycled or re-used input material to total material	
	2025-26	2024-25
-	N.A.	N.A.

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

   N.A.

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

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

PRINCIPLE 3

Businesses should respect and promote the well-being of all employees, including those in their value chains

Essential Indicators

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent Employees											
Male	353	353	100%	353	100%	-	-	353	100%	-	-
Female	67	67	100%	67	100%	67	100%	-	-	67	100%
Total	**420**	**420**	**100%**	**420**	**100%**	**67**	**100%**	**353**	**100%**	**67**	**100%**
Other than permanent Employees											
Male	N.A.	N.A.	-	N.A.	-	N.A.	-	N.A.	-	N.A.	-
Female	N.A.	N.A.	-	N.A.	-	N.A.	-	N.A.	-	N.A.	-
Total	**N.A.**	**N.A.**	**-**	**N.A.**	**-**	**N.A.**	**-**	**N.A.**	**-**	**N.A.**	**-**

Note: Day care facilities are provided as and when required.

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent Workers											
Male	N.A.	N.A.	-	N.A.	-	N.A.	-	N.A.	-	N.A.	-
Female	N.A.	N.A.	-	N.A.	-	N.A.	-	N.A.	-	N.A.	-
Total	**N.A.**	**N.A.**	**-**	**N.A.**	**-**	**N.A.**	**-**	**N.A.**	**-**	**N.A.**	**-**
Other than permanent Workers											
Male	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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

	2025-26 (Lakhs)	2024-25 (Lakhs)
Cost incurred on wellbeing measures as a % of total revenue of the Company	0.115%	0.344%

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

Benefits	2025-26			2024-25		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	-	Yes	100%	-	Yes
Gratuity	100%	-	Yes	100%	-	Yes
ESI	*100%	-	Yes	100%	-	Yes
Other-Please specify	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

*Note: *As per the government policies*

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, Mufin Green Finance Limited is committed to providing equal opportunities to all employees and maintains a zero-tolerance approach towards discrimination. In alignment with the Rights of Persons with Disabilities Act, 2016, the Company has undertaken several initiatives to promote accessibility and inclusivity for differently-abled employees and customers. Head office location is situated within commercial premises equipped with elevators and accessible infrastructure, including ramps, thereby fostering a barrier-free and inclusive environment for all.

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, Mufin Green Finance Limited (MGFL) is committed to fostering an inclusive, equitable, and discrimination-free workplace in compliance with applicable laws, including the Rights of Persons with Disabilities Act, 2016, by providing equal opportunities in recruitment, remuneration, career development, and employment practices irrespective of age, gender, disability, caste, religion, ethnicity, marital status, sexual orientation, or any other protected characteristic, while also ensuring accessible infrastructure, a safe and secure work environment, appropriate grievance redressal mechanisms, and support measures to promote diversity, dignity, and empowerment across the organisation. More information is available at: https://mufingreenfinance.com/policies/.

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%	100%	-	-
Female	100%	100%	-	-
Total	**100%**	**100%**	**-**	**-**

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

	Yes/No (If yes, then give details of the mechanism in brief)
Permanent Workers	N.A.
Other than Permanent Workers	N.A.
Permanent Employees	Yes, Mufin Green Finance Limited has established an Employee Grievance Redressal Policy with a structured mechanism to address employee concerns and grievances in a timely and effective manner. Employees may raise grievances with their reporting officer and, if required, escalate the matter through the appropriate hierarchy. Additionally, grievances may be submitted directly to the Human Resources team via email at: hr@mufinfinance.com.
Other than Permanent Employees	N.A.

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

Category	2025-26			2024-25		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	The Company does not currently have any employee trade unions or collective bargaining agreements; however, it fully respects and supports employees' lawful right to freedom of association in accordance with applicable laws and regulations.					
Male						
Female						
Total Permanent Workers	N.A.					
Male						
Female						

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

Category	2025-26					2024-25				
	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	353	233	66%	292	83%	454	185	41%	200	44%
Female	67	61	91%	60	90%	82	60	73%	80	98%
Total	**420**	**294**	**70%**	**352**	**84%**	**536**	**245**	**46%**	**280**	**52%**
Workers										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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

Category	2025-26			2024-25		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	353	312	88%	454	343	76%
Female	67	48	72%	82	48	59%
Total	**420**	**360**	**86%**	**536**	**391**	**73%**
Workers						
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**

10. Health and safety management system:

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

Yes, Mufin Green Finance Limited has implemented a robust Occupational Health and Safety (OHS) Policy to maintain a safe and healthy workplace environment across the organisation. The key features of the OHS framework include:

- Protection of employees from work-related injuries and occupational illnesses.
- Prevention and mitigation of workplace hazards, including fire and equipment-related risks.
- Implementation of safety policies, procedures, and surveillance mechanisms to minimise operational risks.
- Emergency preparedness measures, including safety awareness and response protocols.
- Periodic monitoring and maintenance of workplace safety standards.
- Coverage of all employees across the organisation under the OHS programme.
- Promotion of employee health, safety, and overall well-being through a structured safety management approach.

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

Mufin Green Finance Limited has established structured processes to identify work-related hazards and assess occupational health and safety risks on both routine and non-routine bases. As a financial services organisation, the Company's exposure to industrial occupational hazards is limited; however, it regularly assesses workplace-related risks such as ergonomics, indoor air quality, electrical and fire safety, lift/elevator safety, utility operations, and emergency preparedness. The Company has implemented Environment, Health, and Safety (EHS) policies, to support effective risk identification, monitoring, and mitigation across its offices. Periodic inspections, incident reporting mechanisms, and risk assessments are conducted to identify potential hazards and implement corrective actions in a timely manner. In addition, awareness programmes, safety protocols, and emergency response procedures are maintained to promote a safe, secure, and healthy working environment across all locations.

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

N.A.

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

Yes, in line with its commitment to employee welfare and well-being, Mufin Green Finance Limited provides comprehensive accidental group insurance coverage to all employees, supporting their safety, and financial security.

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

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

**Including in the contract workforce*

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

Mufin Green Finance Limited is committed to providing a safe, secure, and healthy workplace environment across its offices through the implementation of appropriate health, safety, and security measures.

The Company conducts periodic workplace inspections and safety audits to identify and address potential risks, while ensuring compliance with applicable health and safety regulations.

Employees are provided with regular awareness and safety training programmes, including fire safety and first-aid preparedness, to strengthen emergency response capabilities. Office premises are equipped with essential safety infrastructure such as fire alarm systems, fire extinguishers, sprinklers, hydrants, smoke masks, and evacuation support equipment, which are periodically inspected and maintained. Emergency response procedures, including fire drills and evacuation plans, are implemented across major office locations to enhance preparedness.

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

	2025-26			2024-25		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	N.A.	Nil	Nil	N.A.
Health & Safety	Nil	Nil	N.A.	Nil	Nil	N.A.

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	No assessment has been conducted by statutory authorities or third parties during the reporting period; however, the Company remains compliant with all applicable laws and regulations.
Working Conditions	

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

Nil

Leadership Indicators

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

Employees	Yes, the Company extends support to employees and their families through various benefits in the event of an employee's demise, including gratuity benefits provided to eligible employees in accordance with applicable laws and the Company's policies.
Workers	N.A.

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

Mufin Green Finance Limited is committed to promoting responsible and sustainable business practices across its value chain. The Company requires its value chain partners to comply with all applicable statutory and regulatory obligations as part of its contractual arrangements. To ensure adherence, MGFL undertakes compliance monitoring measures such as contractual compliance clauses, compliance confirmations, periodic reviews, and random audits, depending on the nature of the products or services provided. Through these mechanisms, the Company encourages ethical, responsible, and compliant business practices across its value chain.

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

	Total no. of employees/ workers affected		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	2025-26	2024-25	2025-26	2024-25
Employees	Nil	Nil	Nil	Nil
Workers	-	-	-	-

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

No

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	-
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.

N.A.

PRINCIPLE 4

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

Essential Indicators

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

Mufin Green Finance Limited identifies its key stakeholders as individuals or groups that are impacted by, interested in, or capable of influencing the Company's operations, decisions, products, and services. The Company's key stakeholder groups include customers, employees, shareholders and investors, regulators and government authorities, value chain partners, and communities.

MGFL follows a structured stakeholder engagement approach to understand stakeholder expectations, assess their influence on business performance and operations, and strengthen long-term value creation. Through established policies, communication channels, and engagement mechanisms, the Company strives to address stakeholder concerns in a fair, transparent, and consistent manner while continuously enhancing its responsible and sustainable business practices.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during engagement
Shareholder and Investor	No	Multiple channels – physical and digital investor presentations, press releases and communications through stock exchanges, participation in investor conferences, etc.	Frequent and need based	To communicate the Company's performance, key developments, and other significant updates to stakeholders.
Customer	No	Multiple channels – physical and digital including SMS, email, Website and in person meeting	Frequent and need based	To provide customers with information on financial products and changes in interest rates, ensure continuous support throughout the product lifecycle, and effectively address customer queries, concerns, and grievances.
Government and Regulators	No	Multiple channels – physical and digital through email, Physical letter	Need based	Recommendations on draft policies, representing matters related to the advancement of the financial services industry, ensuring compliance with evolving statutory and regulatory requirements, and responding to regulatory queries and approval requirements in a timely manner.
Employees	No	Multiple channels – physical through letters and digital through Email, website, social media groups, digital info platforms.	Daily	To communicate employee welfare initiatives, organisational developments, business vision and strategy, operational performance, product-related updates, regulatory requirements, and health and safety information to employees across the Company.
Value Chain Partners	No	Multiple channels – physical and digital including in-person meetings, emails, performance discussions, company policy/process communication, periodical meets/ conferences, audits, etc.	Frequent and need based	To enhance awareness and understanding of the Company's financial products and services, while also providing updates on its ESG initiatives, sustainability practices, and related disclosures.

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including topics concerns key and raised during engagement
Local Community	Yes	Multiple Channels- Local Newspaper, website, advertisement and in person meeting.	Frequent and need basis	To provide information on new products, interest rate, product performance and product feasibility.
NGO	No	Multiple channels- Physical and digital through email, website, physical letter and periodical meetings.	Need basis	To enhance the business relationship, local stakeholder engagement and social upliftment.

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.

Yes, Mufin Green Finance Limited has established structured mechanisms to engage with its key stakeholders on economic, environmental, social, and governance (ESG) matters, ensuring that stakeholder feedback is appropriately considered and communicated to the management and the Board, wherever relevant.

Investors and Shareholders:

The Company engages with investors and shareholders through annual meetings, investor interactions, presentations, regulatory disclosures, and other communication channels. Discussions generally focus on business performance, growth strategy, governance practices, and sustainability initiatives. Feedback received through these interactions is reviewed by the management and shared with the Board, as appropriate.

Customers:

The Company engages with customers through customer service channels, grievance redressal mechanisms, digital platforms, surveys, branch interactions, e-mails, and telephonic communication. Feedback relating to customer experience, service quality, product offerings, and grievance resolution is reviewed periodically to strengthen customer satisfaction and improve service delivery.

Suppliers and Business Partners:

Mufin Green Finance Limited engages with vendors, service providers, and business partners through regular interactions, contractual communications, and review meetings. The Company communicates its operational expectations and encourages responsible business practices across its value chain.

Regulators and Industry Bodies:

Mufin Green Finance Limited regularly interacts with regulatory authorities, government bodies through meetings, consultations, filings, and official communications. The Company responds to regulatory requirements, consultation papers, and statutory submissions within the prescribed timelines to ensure compliance and alignment with applicable laws and industry standards.

Employees:

The Company maintains continuous engagement with employees through internal communications, training programmes, feedback mechanisms, performance discussions, awareness initiatives, and grievance redressal processes. Employee feedback and suggestions are considered by the management to enhance workplace practices, employee well-being, and organisational effectiveness.

Communities:

The Company engages with local communities and other relevant stakeholders through its CSR and sustainability initiatives. Feedback received from communities and implementation partners is considered while planning and executing social impact and community development activities to ensure meaningful and inclusive outcomes.

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

Yes, Mufin Green Finance Limited uses stakeholder consultation to support the identification and management of environmental and social topics. As a responsible NBFC focused on sustainable and green financing, the Company actively engages with key stakeholders to understand their expectations, assess ESG-related risks and opportunities, and incorporate stakeholder inputs into its policies, business strategies, and operational activities. Continuous engagement with stakeholders helps the Company align its sustainability objectives with stakeholder expectations and strengthen its commitment towards responsible business practices.

The Company engages with various stakeholder groups in the following manner:

a. Investors and Shareholders:

Mufin Green Finance Limited engages with investors and shareholders through annual general meetings, quarterly earnings discussions, investor meetings, e-mails, and grievance redressal mechanisms. Discussions with investors increasingly focus on the Company's sustainable growth strategy, green financing initiatives, governance practices, and ESG integration. Feedback received from investors is reviewed by the management and considered while strengthening sustainability disclosures, risk management frameworks, and long-term strategic planning.

b. Regulators and Government Authorities:

As an NBFC, the Company regularly interacts with regulatory authorities through meetings, submissions, compliance reporting, and consultations on regulatory developments. Inputs received from regulators help the Company enhance compliance frameworks, strengthen governance mechanisms, and align its operations with evolving environmental, social, and financial sector requirements. The Company also remains committed to adopting responsible lending and ethical business practices in line with regulatory expectations.

c. Employees:

Employees are considered key stakeholders of the Company. The Company engages with employees through regular communication channels, feedback mechanisms, training programmes, performance discussions, awareness sessions, and internal meetings. Inputs received from employees are considered in improving workplace policies, employee well-being initiatives, learning and development programmes, diversity and inclusion practices, and occupational health and safety measures. The Company also promotes awareness on sustainability and responsible business conduct among employees.

d. Customers and Borrowers:

The Company interacts with customers and borrowers through branch interactions, customer support channels, surveys, digital platforms, and grievance redressal systems. Feedback from customers helps the Company improve service quality, strengthen responsible financing practices, enhance digital accessibility, and develop customer-centric financial products. As a green finance-focused organisation, the Company also encourages sustainable mobility and environmentally conscious financing solutions.

e. Vendors and Business Partners:

The Company engages with vendors, service providers, and business partners through regular meetings, contractual discussions, and operational reviews. Stakeholder inputs are considered to improve operational efficiency, strengthen ethical procurement practices, and promote transparency and accountability across the value chain. The Company encourages vendors and partners to adhere to responsible business practices and applicable compliance standards.

f. Community and Society:

The Company engages with local communities and society through CSR initiatives, outreach programmes, and social development activities. Feedback from communities and implementing agencies is considered while planning and reviewing CSR programmes. The Company focuses on initiatives related to education, skill development, financial inclusion, environmental sustainability, and socio-economic development. Learnings from stakeholder interactions help the Company improve the effectiveness and impact of its community initiatives.

Through these ongoing stakeholder consultations, Mufin Green Finance Limited continuously strengthens its understanding of environmental and social priorities and integrates stakeholder feedback into its policies, sustainability initiatives, governance processes, and business activities. The Company recognises that ESG and responsible business practices are evolving areas and therefore places significant importance on continuous stakeholder dialogue, transparency, and adaptive improvement.

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

Mufin Green Finance Limited is committed to addressing the concerns of vulnerable and marginalised stakeholder groups through inclusive financing practices, customer engagement, and community-focused initiatives. As an NBFC with a focus on sustainable and green financing, the Company aims to improve financial accessibility and support socio-economic development, particularly for underserved and economically weaker sections of society.

The Company actively engages with customers from diverse socio-economic backgrounds, including small borrowers, first-time vehicle owners, individuals in semi-urban and rural areas, and customers seeking affordable financing solutions for sustainable mobility. Through regular customer interactions, grievance redressal mechanisms, branch-level engagement, and digital communication channels, the Company identifies customer concerns and continuously improves its products and services to better meet their needs.

Mufin Green Finance Limited has undertaken initiatives to promote financial inclusion by providing accessible financing solutions, particularly in the electric vehicle (EV) ecosystem and green mobility sector. The Company supports individuals and small businesses by offering financing facilities for electric vehicles and related sustainable transportation solutions, thereby creating livelihood opportunities and supporting environmentally responsible economic growth.

The Company also emphasises digital accessibility and customer awareness through simplified processes and technology-enabled services, helping customers from underserved regions access financial services more efficiently. Customer feedback and concerns received through support channels are reviewed by management, and corrective actions are undertaken to strengthen service delivery and customer satisfaction.

Further, through its CSR and community engagement initiatives, the Company supports programmes focused on education, skill development, environmental sustainability, and socio-economic upliftment. The Company may collaborate with local communities, implementation partners, and other stakeholders to ensure that initiatives are aligned with the needs of vulnerable groups and create meaningful social impact.

PRINCIPLE 5

Businesses should respect and promote human rights

Essential Indicators

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

Category	2025-26			2024-25		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees						
Permanent	420	420	100%	536	536	100%
Other than permanent	-	-	-	-	-	-
Total Employees	**420**	**420**	**100%**	**536**	**536**	**100%**
Workers						
Permanent	-	-	-	-	-	-
Other than permanent	-	-	-	-	-	-
Total Workers	**-**	**-**	**-**	**-**	**-**	**-**

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

Category	2025-26					2024-25				
	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	420	-	-	420	100%	536	-	-	536	100%
Male	353	-	-	353	100%	454	-	-	454	100%
Female	67	-	-	67	100%	82	-	-	82	100%
Other than Permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Workers										
Permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Other than Permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-

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**
4	1,05,000	Board of Directors (BoD)	2	1,05,000
3	83,56,695	Key Managerial Personnel	1	59,78,159
353	2,35,440	Employees other than BoD and KMP	67	3,62,796
-	-	Workers	-	-

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

	2025-26	2024-25
Gross wages paid to females as % of total wages	21%	18%

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

Yes, Mufin Green Finance Limited has established appropriate management oversight mechanisms to address actual or potential human rights impacts arising from its operations. In line with the Company's Human Rights and employee-related policies, the Human Resources department is responsible for monitoring, managing, and addressing human rights-related concerns and ensuring compliance with applicable regulatory and ethical standards across the organisation.

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

Mufin Green Finance Limited is committed to upholding and promoting human rights across its operations and maintaining a fair, safe, inclusive, and respectful workplace. The Company considers respect for human rights as a core principle of its business practices and strives to ensure that all employees are treated with dignity and without discrimination, harassment, intimidation, or any form of abuse.

The Company maintains a structured grievance redressal and ethics management framework that enables employees and other stakeholders to report concerns related to discrimination, harassment, unethical conduct, workplace grievances, or violations of the Code of Conduct in a confidential and secure manner, without fear of retaliation. Concerns may be reported through designated grievance channels, the Whistleblower Mechanism, Human Resource policies, or directly to the designated compliance personnel. Matters involving senior management, where applicable, may be escalated to the appropriate Board-level committee.

To strengthen its commitment towards ethical and responsible business conduct, the Company has implemented various policies and frameworks, including the Code of Conduct, Whistleblower Policy, Prevention of Sexual Harassment (POSH) Policy, Employee Grievance Redressal Mechanism, Human Resource policies, and other governance frameworks aimed at protecting employee rights and promoting ethical workplace practices.

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

	2025-26			2024-25		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	Nil	Nil	N.A.	Nil	Nil	N.A.
Discrimination at workplace	Nil	Nil	N.A.	Nil	Nil	N.A.
Child Labour	Nil	Nil	N.A.	Nil	Nil	N.A.
Forced Labour/Involuntary Labour	Nil	Nil	N.A.	Nil	Nil	N.A.
Wages	Nil	Nil	N.A.	Nil	Nil	N.A.
Other human rights related issues	Nil	Nil	N.A.	Nil	Nil	N.A.

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

	2025-26	2024-25
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.

Yes. Mufin Green Finance Limited is committed to maintaining a safe, respectful, and inclusive workplace and has established mechanisms to prevent adverse consequences to complainants in cases of discrimination, harassment, or unethical conduct. The Company ensures that all complaints are handled fairly, confidentially, and in accordance with applicable laws and internal policies.

The Company has implemented the following mechanisms to safeguard complainants and promote a culture of trust and accountability:

a. Internal Complaints Committee (ICC):

In compliance with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, the Company has constituted an Internal Complaints Committee (ICC) to address complaints related to sexual harassment at the workplace. Employees are informed about the constitution and functioning of the Committee through internal communication channels and policy disclosures. The ICC ensures timely, impartial, and confidential investigation of complaints while protecting the dignity and privacy of all parties involved.

b. Whistleblower Mechanism and Code of Conduct:

The Company has established a Whistleblower Policy and Code of Conduct that provide employees and stakeholders with secure channels to report concerns related to discrimination, harassment, unethical practices, misconduct, or violations of Company policies. Complaints can be raised without fear of retaliation, victimisation, or discrimination. The Company maintains confidentiality during the investigation process and ensures appropriate action is taken wherever required.

These mechanisms reflect the Company's commitment to fostering a transparent, ethical, and inclusive work environment while ensuring that complainants are treated with fairness, sensitivity, and protection throughout the grievance redressal process.

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

No

10. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	The Company follows all the relevant laws as applicable, and office are normally visited by authorities for routine checks.
Forced/involuntary labour	
Sexual harassment	
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.

Nil

Leadership Indicators

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

N.A.

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

N.A.

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

Yes, the Company's offices are situated in commercial premises equipped with elevators and other basic infrastructure facilities to facilitate accessibility for 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
Sexual Harassment	N.A. These parameters are currently not assessed
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
Wages	

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

Nil

PRINCIPLE 6

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

Essential Indicators

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

Parameter	2025-26 (GJ)	2024-25 (GJ)
From renewable sources		
Total electricity consumption (A)	0	0
Total fuel consumption (B)	0	0
Energy consumption through other sources (C)	0	0
Total energy consumed from renewable sources (A+B+C)	0	0
From non-renewable sources		
Total electricity consumption (D)	222	224.69
Total fuel consumption (E)	0	0
Energy consumption through other sources (F)	0	0
Total energy consumed from non-renewable sources (D+E+F)	222	224.69
Total energy consumed (A+B+C+D+E+F)	222	224.69
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	0.0000001056	0.00000014
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	0.00000000519	0.0000029
Energy intensity in terms of physical output	-	-
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

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

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

N.A.

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

Parameter		2025-26	2024-25
Water withdrawal by source (in kilolitres)			
(i)	Surface water	-	-
(ii)	Groundwater	-	-
(iii)	Third party water	7024.36	8803.8
(iv)	Seawater / desalinated water	-	-
(v)	Others (Purified Water Cans)	125.856	129.816
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)		**7150.21**	**8933.616**
Total volume of water consumption (in kilolitres)		**1404.87**	**1786.72**
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)		0.00000067	0.0000011
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)		0.00000003	0.0000229
Water intensity in terms of physical output		-	-
Water intensity (optional) – the relevant metric may be selected by the entity		-	-

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

4. Provide the following details related to water discharged:

Parameter		2025-26	2024-25
Water discharge by destination and level of treatment (in kilolitres)			
(i)	To Surface water - No treatment - With treatment – please specify level of treatment	N.A.	N.A.
(ii)	To Groundwater - No treatment - With treatment – please specify level of treatment	N.A.	N.A.
(iii)	To Seawater - No treatment - With treatment – please specify level of treatment	N.A.	N.A.
(iv)	Sent to third-parties - No treatment - With treatment – please specify level of treatment	N.A.	N.A.
(v)	Others - No treatment - With treatment – please specify level of treatment	5619.48	7146.89
Total water discharged (in kilolitres)		**5619.48**	**7146.89**

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

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

No.

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

Parameter	Please specify unit	2025-26	2024-25
NOx	-	N.A.	N.A.
SOx	-	N.A.	N.A.
Particulate matter (PM)	-	N.A.	N.A.
Persistent organic pollutants (POP)	-	N.A.	N.A.
Volatile organic compounds (VOC)	-	N.A.	N.A.
Hazardous air – specify please pollutants (HAP)	-	N.A.	N.A.
Others – specify please	-	N.A.	N.A.

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

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

Parameter	Unit	2025-26	2024-25
Total Scope 1 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent	0	0
Total Scope 2 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent	43.76	45.38
Total Scope 1 and Scope 2 emission intensity rupee of turnover per (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)		0.0000000208	0.00000003
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	-	0.00000000102	0.0000006
Total Scope 1 and Scope 2 emission intensity in terms of physical output	-	-	-
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

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

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

Yes, Mufin Green Finance Limited undertakes initiatives that contribute towards the reduction of greenhouse gas (GHG) emissions:

Energy-Efficient Office Infrastructure:

MGFL has designed its registered and head office premises to optimise the use of natural sunlight, thereby reducing dependency on artificial lighting. Additionally, the Company utilises energy-efficient and star-rated electrical equipment to conserve electricity and reduce its carbon footprint.

Environmentally Sustainable Products:

MGFL's core product offering of financing electric vehicles directly contributes to the reduction of greenhouse gas (GHG) emissions. The Company supports the transition towards clean mobility by promoting the adoption of electric vehicles, particularly in rural and semi-urban regions. The Government of India has set an ambitious target of achieving 30% EV penetration by 2030, and MGFL's initiatives are aligned with this national objective, reflecting the Company's commitment to supporting a cleaner, greener, and more sustainable future for India.

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

Parameter	2025-26	2024-25
Total Waste generated (in metric tonnes)		
Plastic waste (A)	0.102	-
E-waste (B)	0.172	0.123
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	-	-
Radioactive waste (F)	-	-
Other Hazardous waste. Please specify, if any. (G)	-	-
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	-	-
Total (A+B + C + D + E + F + G + H)	0.274	0.123
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.00000000013	0.000000000076
Waste intensity per rupee of turnover adjusted Purchasing for Power Parity (PPP) (Total Revenue waste from generated / operations adjusted for PPP)	0.000000000006	0.0000000017
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	-	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	-	-
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	0	0
(ii) Landfilling	0	0
(iii) Other disposal operations	0	0
Total	**0**	**0**

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

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

Considering the nature of its business operations, Mufin Green Finance Limited does not engage in the use of hazardous or toxic chemicals. The Company follows appropriate waste management practices for waste generated from its offices and ensures that such waste, including municipal waste, is disposed of through municipal service providers in compliance with applicable national and local waste management regulations.

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

S. No.	Location of operations/ offices	Type operations of	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no the reasons thereof and corrective action taken, if any.
The Company does not have any offices in ecologically sensitive areas			

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

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
N.A.					

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

Specify the law / regulation / guidelines which was not complied with	Provide details the of non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective taken, if any action
N.A.			

Leadership Indicators

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

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

(i) Name of the area: N.A.

(ii) Nature of operations: N.A.

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

Mufin Green Finance Limited does not conduct any of its operations in areas of water stress.

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

Parameter	Unit	2025-26	2024-25
Total Scope 3 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent	9672.9769	16173.38
Total Scope 3 emissions per rupee of turnover		0.000004599894	0.000010
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity		-	-

Note: In scope 3 includes Investments (Disbursed EV), Business travel and Local Conveyance.

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

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

N.A.

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

Sr. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
		N.A.	

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

Yes, the Company has devised a Disaster Recovery and Business Continuity Plan, details of which are available on its website at https://mufingreenfinance.com/investor-zone/.

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.

Nil

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

N.A.

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

a. By the listed entity

Nil

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

Not assessed.

PRINCIPLE 7

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

Essential Indicators

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

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

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

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

No corrective action was required during the year under review, as there were no instances of anti-competitive conduct involving the Company.

Leadership Indicators

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

There are no public policy positions that have been advocated by the Company.

PRINCIPLE 8

Businesses should promote inclusive growth and equitable development

Essential Indicators

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

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
N.A.					

Note: Mufin Green Finance Limited engages experts and independent professionals to conduct social and financial assessments of its projects. It has also undertaken an SDG Alignment Rating to evaluate alignment with global goals. These evaluations support early detection and mitigation of potential risks to ensure sustainable project outcomes.

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

As the Company operates in the financial services sector, it has not undertaken any projects related to rehabilitation and resettlement; therefore, this is not applicable.

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

Local communities and other stakeholders may share their concerns or grievances with Mufin Green Finance Limited through the designated grievance redressal channels. All concerns received are reviewed and addressed by the relevant departments in accordance with applicable laws, regulations, and the Company's internal policies.

Stakeholders may reach the Company through the following channels:

E-mail: helpdesk@mufinfinance.com

Nodal Officer Team Contact Number: 011-42610483 (Available from 10:00 A.M. to 6:00 P.M., Monday to Friday)

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

	2025-26	2024-25
Directly sourced from MSMEs/ small producers	N.A.	N.A.
Directly from within India	N.A.	N.A.

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

Location	2025-26	2024-25
Rural	N.A.	N.A.
Semi-urban	N.A.	N.A.
Urban	N.A.	N.A.
Metropolitan	N.A.	N.A.

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

Leadership Indicators

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

Details of negative social impact identified	Corrective action taken
N.A.	

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 ₹)
Nil			

3. a. **Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalised /vulnerable groups?**

   (Yes/No)

   No

   b. **From which marginalised /vulnerable groups do you procure?**

   N.A.

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

   N.A.

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

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
N.A.				

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
N.A.		

6. **Details of beneficiaries of CSR Projects:**

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalised groups
1	E-Rickshaw School/Mobile School	300	100%

PRINCIPLE 9

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

Essential Indicators

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

The Company has established a structured grievance redressal mechanism to address customer complaints and concerns in a fair, transparent, and professional manner. Customers may register their complaints or service requests through multiple channels, including the Call Centre, branches, Head Office, Registered Office, or through designated customer care and grievance redressal email IDs.

All complaints received through calls, emails, or other communication channels are initially addressed by the respective branch or concerned department. In cases where the issue remains unresolved, the complaint is escalated through a defined hierarchy comprising the Regional Manager, Zonal Business Head, and the Grievance Redressal Officer. The Company endeavours to resolve and respond to customer complaints within 15 days from the date of receipt.

If a customer does not receive a satisfactory response within the prescribed timeline, or remains dissatisfied with the resolution provided, the matter may be further escalated to the Reserve Bank of India (RBI) through the RBI Complaint Management System (CMS) Portal. https://cms.rbi.org.in,

The Company also follows a two-way communication approach to encourage customer feedback and engagement. Customers may share their suggestions, feedback, or concerns directly with Company representatives through personal interactions or in writing via emails and letters addressed to the concerned officials.

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

	As a percentage to total turnover
Environmental and social parameters relevant to the product	N.A.
Safe and responsible usage	N.A.
Recycling and/or safe disposal	N.A.

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

	2025-26			2024-25		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	Nil	Nil	-	Nil	Nil	-
Advertising	Nil	Nil	-	Nil	Nil	-
Cyber-security	Nil	Nil	-	Nil	Nil	-
Delivery of essential services	Nil	Nil	-	Nil	Nil	-
Restrictive Trade Practices	Nil	Nil	-	Nil	Nil	-
Unfair Trade Practices	Nil	Nil	-	Nil	Nil	-
Other	Nil	Nil	-	Nil	Nil	-

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

	Number	Reasons for recall
Voluntary recalls	0	N.A.
Forced recalls	0	N.A.

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.**

MGFL has adopted a structured Information Security Framework to establish, implement, monitor, and continuously strengthen its overall information security posture. The Company places high importance on safeguarding customer information, maintaining data privacy, and ensuring the security of its digital infrastructure and business operations.

The Company has implemented a comprehensive Data Privacy and Information Security Policy, which is publicly accessible on its website. For more information, please visit the link. https://mufingreenfinance.com/policies/

MGFL also ensures compliance with applicable regulatory requirements and guidelines, including the Reserve Bank of India's (RBI) Master Direction – Information Technology Framework for the NBFC Sector. The Company continuously reviews and enhances its information security controls to align with evolving cybersecurity risks and regulatory expectations.

To strengthen its cybersecurity framework, the Company has engaged Seqrite for endpoint protection and in-house cybersecurity monitoring. Seqrite, an ISO 27001 certified cybersecurity solutions provider, supports the Company in monitoring potential data breaches, tracking IT assets, strengthening endpoint security, and enabling automated incident monitoring and grievance redressal mechanisms related to cybersecurity events.

Further, the Company has initiated the implementation of ISO 27001 standards for its internal information security management systems and is currently at Stage 1 of the ISO 27001 certification process. This initiative reflects MGFL's commitment to adopting globally recognised information security practices and continuously improving its cybersecurity governance framework.

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.**

Nil

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

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

Nil

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

Nil

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

Nil

Leadership Indicators

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

   Mufin Green Finance Limited aims to provide accessible and seamless financial services through both digital and physical channels, enabling customers and stakeholders to conveniently engage with the Company. Detailed information regarding the Company's financial products and services, including loan offerings, eligibility criteria, and application processes, is available on www.mufingreenfinance.com.

   Investor-related disclosures, regulatory filings, corporate announcements, and financial information are available in the dedicated Investor Zone section of the website https://mufingreenfinance.com/investor-zone/.

   The Company also engages with stakeholders through various communication channels, including social media platforms, customer support services, and its branch network, to ensure effective communication and timely assistance.

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

   Mufin Green Finance Limited has implemented structured initiatives to promote customer awareness and encourage the safe and responsible use of its financial products and services. The Company provides pre-disbursement guidance to customers regarding loan terms, repayment obligations, applicable charges, and associated risks to ensure informed decision-making. Product-related information is also communicated through brochures, digital platforms, and other customer communication channels to enhance transparency and accessibility.

   In addition, the Company undertakes financial literacy and customer awareness initiatives, particularly in semi-urban and rural areas, to improve financial understanding among first-time borrowers and underserved customer segments.

   Mufin Green Finance Limited also leverages digital communication channels, including SMS, WhatsApp, and its customer application, to provide timely updates, repayment reminders, product-related information, and customer support services. These measures reflect the Company's commitment to ethical lending practices, customer empowerment, and transparent communication.

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

   Mufin Green Finance Limited ensures timely communication to customers regarding any potential disruption, interruption, or discontinuation of essential services through various channels, including SMS, WhatsApp, mobile application notifications, e-mails, and customer support services. Customers are informed in advance about system upgrades, policy updates, maintenance activities, or service interruptions, along with necessary guidance to minimise inconvenience. The Company's customer support teams and digital platforms are equipped to provide timely assistance and real-time updates, reflecting MGFL's commitment to transparency, service reliability, and customer trust.

4. **Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief.**

   No, Mufin Green Finance Limited does not withhold any material information required for customers to make informed decisions. The Company is committed to maintaining transparency and fairness in all customer interactions by clearly communicating relevant product details, terms and conditions, customer rights, and grievance redressal mechanisms through its policies, customer charters, and regulatory disclosures. These frameworks also provide information regarding the applicable ombudsman mechanism and reflect the Company's commitment to ethical business practices and customer-centric communication.

   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)

   Yes, Mufin Green Finance Limited periodically conducts Customer Satisfaction (CSAT) surveys to obtain feedback from customers across various financial and non-financial interactions. These surveys are designed to evaluate customer experience across different service touchpoints, processes, and engagement channels, while also capturing customer suggestions and areas for improvement. The feedback received is reviewed and analysed by the concerned teams to identify improvement opportunities and implement corrective measures, which are periodically monitored by the management to strengthen customer-centric service delivery.