
**N.B.I. INDUSTRIAL
FINANCE COMPANY LIMITED**

**91ST
ANNUAL
REPORT**

2025-2026

Board of Directors

Hari Mohan Bangur	Non -Executive Director
Prashant Bangur	Non -Executive Director
Ashok Bhandari	Chairman, Non -Executive Director
Bankat Lal Gaggar	Non -Executive Director
Jagdish Prasad Mundra	Non -Executive Director
Sundeeep Bhutoria	Independent Director
Debasish Ray	Independent Director
Tapas Kumar Bhattacharya	Independent Director
Priyanka Mohta	Independent Director

Company Secretary

Ashish Kedia

Manager & CFO

Sundrapandiyapuram Pichumani Kumar

Bankers

State Bank of India
HDFC Bank Ltd.

Auditor

R. Kothari & Co LLP
Chartered Accountants
Kolkata

Registered Office

HMP House, 4 Fairlie Place,
2nd Floor, Room No. 229
Kolkata – 700 001
Phone: 033 - 2215 -7830
Email ID: nbifinance@ymail.com
Website: www.nbi-india.co.in

Registrar and Transfer Agent

Maheshwari Datamatics Private Limited
23, R.N. Mukherjee Road, 5th Floor,
Kolkata – 700 001
Phone: 033 - 2243 -5029
Email ID: compliance@mdplcorporate.com

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BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity : L66190WB1936PLC065596
2. Name of the Listed Entity : N.B.I. INDUSTRIAL FINANCE COMPANY LIMITED
3. Year of incorporation : 1936
4. Registered office address : HMP House, 4 Fairlie Place, 2nd Floor, Room No. 229, Kolkata 700 001
5. Corporate address : HMP House, 4 Fairlie Place, 2nd Floor, Room No. 229, Kolkata 700 001
6. E-mail : nbifinance@ymail.com
7. Telephone : 033: 2215 7830
8. Website : www.nbi-india.co.in
9. Financial year for which reporting is being done : Financial Year 2025-26
10. Name of the Stock Exchange(s) where shares are listed : National Stock Exchange of India Ltd.
11. Paid-up Capital : Rs. 1,47.74 Lacs
12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report. : Mr. Ashish Kedia
Company Secretary & Compliance Officer
033: 2215 7830
nbifinance@ymail.com
13. Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together). : The disclosures under this report are made on Standalone basis.
14. Name of assurance provider : Not applicable
15. Type of assurance obtained : Not applicable

II. Products/services:

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

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	The Company is a Non Deposit taking Middle layer NBFC registered with Reserve Bank of India. The Company has decided not to avail public funds and not to have customer interface.	The Company operates as an Investment Company with investments in quoted and unquoted securities.	The Company's sources of income consists of dividends, interest, and gains/losses on sale of investments, which constitutes almost 100% of the Company's income.

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

S. No.	Product/Service	NIC Code	% of total Turnover contributed
1.	Activities auxiliary to financial service activities	66190	100.00%

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

Location	Number of plants	Number of offices	Total
National	NIL	1	1
International	NIL	NIL	NIL

The Company operates from one location of its Registered Office situated in Kolkata, India.

19. Markets served by the entity:**a. Number of locations**

Locations	Number
National (No. of States)	1 (West Bengal) *
International (No. of Countries)	-

* The Company is a Non Deposit taking Non-Banking Financial Company, and operates as an Investment Company with investments in quoted and unquoted securities, it does not have any customer interface.

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

Not applicable

c. A brief on types of customers

The Company does not have any customer interface.

IV. Employees**20. Details as at the end of Financial Year:****a. Employees and workers (including differently abled):**

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
Employees						
1.	Permanent (D)	6	6	100.00%	-	0.00%
2.	Other than Permanent (E)	-	-	-	-	-
3.	Total employees (D + E)	6	6	100.00%	-	0.00%
Workers						
4.	Permanent (F)	-	-	-	-	-
5.	Other than Permanent (G)	-	-	-	-	-
6.	Total workers (F + G)	-	-	-	-	-

b. Differently abled Employees and workers:

Sl. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
Differently-abled Employees						
1.	Permanent (D)	-	-	-	-	-
2.	Other than Permanent (E)	-	-	-	-	-
3.	Total differently abled employees (D + E)	-	-	-	-	-
Differently-abled Workers						
4.	Permanent (F)	-	-	-	-	-
5.	Other than permanent (G)	-	-	-	-	-
6.	Total differently abled workers (F + G)	-	-	-	-	-

21. Participation/Inclusion/Representation of women:

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	9	1	11.11 %
Key Management Personnel*	2	-	-

*Mr. Ashish Kedia (Company Secretary) and Mr. S. P. Kumar (Manager & CFO) are the Key Management Personnel of the Company.

22. Turnover rate for permanent employees and workers (Disclose trends for the past 3 years):

	FY 2025-26			FY 2024-25			FY 2023-24		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	-	-	-	-	-	-	-	-	-
Permanent Workers	-	-	-	-	-	-	-	-	-

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

23. (a) Names of holding / Subsidiary / Associate Companies / Joint Ventures:

Sl. No.	Name of the holding/ subsidiary/ associate companies/joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	**Shree Cement Marketing Limited	Associate	36%	No

**Ceased to be an associate with effect from 06th March, 2026.

VI. CSR Details

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

(ii) Turnover (in Rs.): 1,985.75 Lacs

(iii) Net worth (in Rs.): 2,63,835.27 Lacs

Figures in point (ii) and (iii) above are of Financial Year 2025-26.

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:

There was no case of violation of the Code of Conduct in 2025-26 and no case was reported under the Company's whistle blower policy during the year.

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2025-26			FY 2024-25		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Shareholders & Employees	http://www.nbi-india.co.in/policies.shtml	6	-	Resolved	2	-	Resolved

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2025-26			FY 2024-25		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Shareholders	Yes	6	-	Resolved	2	-	Resolved
Employees	No	-	-	-	-	-	-
Customers	Not Applicable	-	-	-	-	-	-
Value Chain Partners	Not Applicable	-	-	-	-	-	-
Other (please specify)	Not Applicable	-	-	-	-	-	-

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:

1. Corporate Governance and Ethics

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)
Risk	Stakeholders seek accountability for compliant, ethical and transparent business conduct.	The company complies with all business & governance related directions by Reserve Bank of India through its Key Managerial Personnel, Internal Audits, and by formation of Committees.	Financial implications will be negative as poor corporate governance or unethical practices lead to loss of confidence of stakeholders.

2. Talent Management

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)
Opportunity	A good talent pool helps the Company develop leadership capabilities among its employees and ensure continuity of business.	The Company encourages its employees to be abreast of developments in their working environment.	Talent management will have positive financial implications as it will give a competitive edge to the company and ensure continuity of business.

3. Sustainable Investing

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)
Opportunity	- The trend of investment is now inclined towards sustainable portfolios with regular reviews. - Companies with good ESG / Sustainability performance are shown to be delivering better returns over the long term.	The Company looks to invest in companies which demonstrate good ESG practices.	The financial implications will be positive. If the Company invests in companies that have good ESG performance, it is likely that the risk adjusted returns will be improved.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and Management Processes									
1. a. Whether your entity's policy/ policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	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.	• Prohibition of Insider Trading • Corporate Social Responsibility Policy • Whistle Blower Policy • Policy on Prevention of Sexual Harassment of Women at Workplace All the Policies are available on the website of the Company.								
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)	Not applicable.								
4. Name of the national and international codes/ certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	The Company operates as an Investment Company only with investments in quoted and unquoted securities, it is aligned with NGRBC Principles and Core Elements to the extent applicable to it. Therefore, setting specific commitments, goals and target are considered not applicable to it.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	The Company operates as an Investment Company only with investments in quoted and unquoted securities, it is aligned with NGRBC Principles and Core Elements to the extent applicable to it. Therefore, setting specific commitments, goals and target are considered not applicable to it.								

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9									
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	The Company is committed to achieving ESG related objectives to the extent applicable to it. The Company's focus on ESG parameters is reflected through values that are imbibed in all spheres of activities of the Company.																	
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies).	Board of Directors																	
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Yes, Corporate Social Responsibility Committee Details on: http://www.nbi-india.co.in/policies.shtml																	
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)								
	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against Above policies and follow up action	Policies of the Company related to business responsibilities of the Company are reviewed regularly as well as on a need basis by the Management Team, wherein the efficacy of the policies and changes, if any necessary in them are reviewed.																	
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Requirements related to NGRBC to the extent applicable are complied with.																	
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9									
	No independent assessment/evaluation of its policies were carried out in the Financial Year 2025-26, by an external agency.																	

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:									
The entity does not consider the Principles material to its business (Yes/No)	The Company operates as an Investment Company only with investments in quoted and unquoted securities, and accordingly registered with Reserve Bank of India as a Non-Banking Finance Company. It is aligned with NGRBC Principles and Core Elements to the extent applicable to it. Furthermore, the Company is compliant with all business & governance related directions by Reserve Bank of India through its Key Managerial Personnel, Internal Audits, and by formation of Committees. Therefore, the principles, to the extent applicable to the Company are considered covered by the various policies adopted by the Company.								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

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

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	%age of persons in respective category covered by the awarenessprogrammes
Board of Directors	During the year, the Board of Directors of the Company invested their time on various updates pertaining to the business, regulations, etc.		50%
Key Managerial Personnel	KMP – 1	- Anti-money laundering - Anti-bribery and anti-corruption - Whistle blower - Prevention of Sexual Harassment at the Workplace	
Employees other than BoD and KMPs	Employees other than BoDand KMPs - 1		
Workers	Not applicable	Not applicable	Not applicable

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

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

Case Details	Name of the regulatory/enforcement agencies/ judicial institutions
Not Applicable	

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

Although the Company has no specific policy on anti-corruption or anti-bribery, it follows the laws applicable to them.

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

No such action was taken during the financial year 2025-26 and 2024-25.

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

No complaints during the financial year 2025-26 and 2024-25.

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

Not applicable.

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

	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Number of days of accounts payables	Not applicable	Not applicable

Note: The Company is an Investment Company and does not have any cost of goods/service.

9. Open-ness of business:

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Concentration of Purchases	a. Purchase from trading houses as % of total purchases b. Number of trading houses where purchases are made from c. Purchases from top 10 trading houses as % of total purchases from trading houses	Not applicable	
Concentration of Sales	a. Sales to dealers/distributors as % of total sales b. Number of dealers/distributors to whom sales are made c. Sales to top 10 dealers/distributors as % of total sales to dealers/distributors	Not applicable	
Share of RPTs in	a. Purchases (purchases with related parties/Total Purchases) b. Sales (Sales to related parties/Total Sales) c. Loans and advances (Loans and advances given to related parties/Total loans and advances) d. Investments (Investments in related parties/Total Investments made)	NIL	

Leadership Indicators

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

Total Number of awareness programs held	Topics/principles covered under the training	% of value chain partners covered (by the value of business done with such partners) under the awareness programs
Not applicable since the Company is an Investment company and no value chain partners are involved.		

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, every Director of the Company discloses his/her concern or interest in the Company or companies or bodies corporate, firms, or other association of individuals and any change therein, annually or upon any change, which includes shareholding therein.

Further, a declaration is also taken annually from the Directors under the Code of Conduct confirming that they will always act in the interest of the Company and ensure that any other business or personal association which they may have, does not involve any conflict of interest with the operations of the Company and the role therein.

In the Meetings of the Board, the Directors abstain from participating in the items in which they are concerned or interested.

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

Essential Indicators

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

	FY 2025-26	FY 2024-25	Details of improvements in environmental and social impacts
R&D	Not applicable		
Capex			

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

Not Applicable

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

Not Applicable

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.

Not applicable. The Company is engaged only in investment activity as a Non-Banking Financial Company and does not have utilization of any goods and raw materials as a part of its products and services.

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

Not Applicable.

Leadership Indicators

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

NIC Code	Name of Product/ Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
Not Applicable, as the Company is not involved in manufacturing or service activity.					

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.

Not applicable.

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

Indicate input material	Recycled or re-used input material to total material	
	FY 2025-26	FY 2024-25
Not Applicable		

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

	FY 2025-26			FY 2024-25		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	-	-	-	-	-	-
E-waste	-	-	-	-	-	-
Hazardous waste	-	-	-	-	-	-
Other waste	-	-	-	-	-	-

Note: The Company is committed to responsible waste management and takes measures to dispose of e-waste, and other waste in an environmentally sustainable manner.

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
Not applicable	

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	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-
	Other than Permanent employees										
Male	The Company does not have employees other than Permanent Employees.										
Female											
Total											

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

Category	% of Workers covered by										
	Total (A)	Health Insurance		Accident Insurance		Maternity benefits		Total (A)		Health Insurance	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
	Permanent workers										
Male	The Company does not employ workers.										
Female											
Total											
	Other than Permanent workers										
Male	The Company does not employ temporary workers.										
Female											
Total											

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

	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Cost incurred on well-being measures as a % of Total Revenue of the Company	0.18 %	0.21 %

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

Benefits	FY 2025-26			FY 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.)
Provident Fund	100	Not Applicable	Y	100	N.A.	Y
Gratuity	100	Not Applicable	N.A.	100	N.A.	N.A.
Super-annuation Fund/ NPS	-	Not Applicable	N.A.	0	N.A.	N.A.

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.

Not Applicable, as no differently abled persons are in the employment of the Company.

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.

Not Applicable

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	Not applicable		Not applicable	
Female				
Total				

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	The Company does not have workers
Other than permanent workers	The Company does not have workers
Permanent employees	Yes, any employee having issues with /related to work may freely contact the senior management.
Other than permanent employees	The Company does not have employees other than Permanent Employees.

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

Category	FY2025-26			FY2024-25		
	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	6	-	-	6	-	-
- Male	6	-	-	6	-	-
- Female	-	-	-	-	-	-
Total Permanent Workers	-	-	-	-	-	-
- Male	Not applicable.					
- Female						

8. Details of training given to employees and workers:

Category	FY2025-26					FY2024-25				
	Total (A)	On health and safety measures		On skill upgradation		Total (D)	On health and safety measures		On skill upgradation	
		Number (B)	% (B / A)	Number (C)	% (C / A)		Number (E)	% (E / D)	Number (F)	% (F / D)
	Employees									
Male	6	6	100%	4	66.67 %	6	5	83.33%	4	66.67 %
Female	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-
	Workers									
Male	Not applicable.									
Female										
Total										

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

Category	FY2025-26			FY2024-25		
	Total(A)	Number(B)	% (B / A)	Total(C)	Number(D)	% (C / D)
	Employees					
Male	6	6	100%	6	6	100%
Female	-	-	-	-	-	-
Total	6	6	100%	6	6	100%
	Workers					
Male	Not applicable					
Female						
Total						

10. Health and safety management system:

- Whether an occupational health and safety management system has been implemented by the entity? (Yes/No).
If yes, the coverage such system?—
No, the nature of the operations of the Company do not involve any critical occupational health and safety risks.
- What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?
Not Applicable
- Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)-
Not applicable
- Do the employees/ worker of the entity have access to non-occupational medical and healthcare services?(Yes/ No)-
Yes

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

Safety Incident/Number	Category	FY 2025-26	FY 2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	-	-
	Workers	Not applicable	
Total recordable work-related injuries	Employees	-	-
	Workers	Not applicable	
No. of fatalities	Employees	-	-
	Workers	Not applicable	
High consequence work-related injury or ill-health (excluding fatalities)	Employees	-	-
	Workers	Not applicable	

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

The Company provides a safe and healthy work place to its employees.

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

Category	FY 2025-26			FY 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					
Health & Safety						

14. Assessments for the year:

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

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

There were no safety related incidents or risks/concerns related to health and safety.

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)**

No

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

The Company does not have value chain partners.

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:

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

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

Yes

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	Not applicable.
Working Conditions	Not applicable.

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

Not applicable.

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.

The key stake – holder groups have been identified by the Company through materiality exercise.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly/others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Circulars / Meetings	As & when required	-
Share- holders	No	Meeting	Annual	-
Community around Co's establishment	No	Meeting	Annual	-

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.

The Company has always maintained that a constant and proactive engagement with key stakeholders enables the Company to better communicate its strategies and performance. A continuous engagement helps align expectations, thereby enabling the Company to better serve its stakeholders. The Board is provided with feedback from consultation from time to time by the senior management.

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. The issues pertaining to economic, environmental and social topics have been identified and incorporated.

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

Not Applicable

PRINCIPLE 5: Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
Employees						
Permanent	-	-	-	-	-	-
Other than permanent	-	-	-	-	-	-
Total Employees	-	-	-	-	-	-
Workers						
Permanent	Not applicable.					
Other than permanent						
Total Workers						

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

Category	FY 2025-26 (Current Financial Year)					FY 2024-25 (Previous Financial Year)				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		Number (B)	% (B / A)	Number (C)	% (C / A)		Number(E)	% (E / D)	Number(F)	% (F / D)
	Employees									
Permanent										
Male	6	Not Applicable		Yes	100%	6	Not Applicable		Yes	100%
Female	-	-	-	-	-	-	-	-	-	-
Other than Permanent										
Male	Not applicable.									
Female										
	Workers									
Permanent	Not applicable.									
Male										
Female										
Other than Permanent	Not applicable.									
Male										
Female										

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

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD) *	8	NA	1	NA
Key Managerial Personnel	2	26.52 Lac	0	NA
Employees other than BoD and KMP	4	26.43 Lac	0	NA
Workers	0	0	0	NA

* Members of Board are entitled to fee for attending meetings of Board and Committees thereof only.

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)

No.

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

The Company is committed to maintaining a safe and harmonious business environment and work place for everyone irrespective of ethnicity, region, race, caste, gender, religion, disability sexual orientation etc.

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

	FY 2025-26			FY 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					
Discrimination at workplace						
Child Labour						
Forced Labour/ Involuntary Labour						
Wages						
Other Human Rights related issues						

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

Complaint Type	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	-	-
Complaints on POSH as a % of female employees/workers	-	-
Complaints on POSH upheld	-	-

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

The Company has a Whistle Blower Policy to prevent adverse consequences to the complainant in discrimination and harassment cases.

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

No, considering the nature of business of the Company.

10. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	Not Applicable. However, the Company complies with all applicable laws.
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 9 above.

Not applicable.

Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/ complaints.
None, due to NIL grievance.
2. Details of the scope and coverage of any Human rights due diligence conducted.
None.
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
4. Details on assessment of value chain partners:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Sexual Harassment	Not applicable
Discrimination at workplace	
Child Labour	
Forced Labour/ Involuntary Labour	
Wages	
Others – please specify	

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.
None.

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	FY 2025-26	FY 2024-25
Total electricity consumption (A)	Negligible	Negligible
Total fuel consumption (B)	Not applicable	Not applicable
Energy consumption through other sources (C)	Not applicable	Not applicable
Total Energy Consumed (A+B+C)	Negligible	Negligible

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:

Not applicable.

3. Provide details of the following disclosures related to water withdrawal/discharged:

Considering that the Company occupies only a part of office premises in a building, the disclosure relating to 'water withdrawal/discharged' is not quantifiable. However, the Company's usage of water is primarily restricted to employees' consumption purposes.

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

Not Applicable.

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

Parameter	Please specify unit	FY 2025-26	FY 2024-25
NOx	The Company is a non-banking financial company with negligible direct emissions.		
Sox			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others – please specify			

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

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)		NIL	None
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)		NIL	None
Total Scope 1 and Scope 2 emissions per rupee of turnover		Negligible	Negligible
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity			

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

Not Applicable as negligible green house gas emissions.

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

Parameter	FY 2025-26	FY 2024-25
Total Waste generated (in metric tonnes)		
Plastic waste (A)	Negligible	Negligible
E-waste (B)	Negligible	Negligible
Bio-medical waste (C)	Not applicable	Not applicable
Construction and demolition waste (D)	Not applicable	Not applicable
Battery waste (E)	Not applicable	Not applicable
Radioactive waste (F)	Not applicable	Not applicable
Other Hazardous waste. Please specify, if any. (G)	Not applicable	Not applicable
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	Not applicable	Not applicable
Total (A+B+C+D+E+F+G+H)	Negligible	Negligible
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	Not applicable	Not applicable
(ii) Re-used	Not applicable	Not applicable
(iii) Other recovery operations	Not applicable	Not applicable
Total	Not applicable	Not applicable
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	Not applicable	Not applicable
(ii) Landfilling	Not applicable	Not applicable
(iii) Other disposal operations	Not applicable	Not applicable
Total	Not applicable	Not applicable

9. 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:

Not applicable.

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

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, thereasons thereof and corrective action taken, if any.
Not applicable.			

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

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

12. 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:

Not applicable.

Leadership Indicators

1. Provide break-up of the total energy consumed (in Joules or multiples) from renewable and non-renewable sources, in the following format:

Parameter	FY 2025-26	FY 2024-25
Total electricity consumption (A)	Negligible	Negligible
Total fuel consumption (B)	Not applicable	Not applicable
Energy consumption through other sources (C)	Not applicable	Not applicable
Total Energy Consumed (A+B+C)	Negligible	Negligible

2. Provide the following details related to water discharged:

Not applicable.

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

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

- (i) Name of the area
- (ii) Nature of operations
- (iii) Water withdrawal, consumption and discharge

Not applicable.

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

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)		Not applicable	Not applicable
Total Scope 3 emissions per rupee of turnover		Negligible	Not available
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity			

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

Not applicable.

6. 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:

S. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	None	Not applicable	Not applicable

7. Does the entity have a business continuity and disaster management plan? Provide web link.

Yes, the Company has a business Continuity Plan. The Plan is hosted on the Company's website.

8. 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:

No such impact as the entity has no value chain.

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

Not applicable.

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. – None
- 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.

Name of Authority	Brief of Case	Corrective action taken
Not Applicable		

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

Not applicable

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 the project	SIA notification No.	Date of notification	Whether conducted by an external agency (Yes/No)	Results communicated on the public domain (Yes/No)	Relevant web link
Not applicable.					

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

Name of the project for which R&R is ongoing	State	District	No. of project affected families (PAFs)	% PAFs covered by R&R	Amount paid to the PAFs in FY (in Rs)
Not applicable.					

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

The Company is committed to contributing to the empowerment of institutions which serve the community.

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

	FY 2025-26	FY 2024-25
Directly sourced from MSMEs/ small producers	Not applicable.	
Sourced directly from within the district and neighbouring districts		

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:

Parameter	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Rural	-	-
Semi-urban	-	-
Urban	-	-
Metropolitan	100%	100%
Place to be categorized as per RBI Classification System - Rural / Semi-urban / Urban / Metropolitan		

Note: The Company operates from one office located in Kolkata and hence all employees reside in Kolkata Metropolitan area.

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

Details of negative social impact identified	Corrective action taken
Not applicable	

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

State	Aspirational District	Amount Spent (Rs in lacs)
Not Applicable	Not Applicable	NIL

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

No

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

Not applicable.

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

Not applicable.

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

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

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

Name of authority	Brief of the case	Corrective action taken
None		

6. Details of beneficiaries of CSR Projects:

S. No.	Beneficiary	Project Name	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
	Not Applicable this financial year	-	-	-

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 does not have a customer interface as it is not involved in consumer product sale / distribution.

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

	As a percentage of total turnover
Environmental and social parameters relevant to the product	Not applicable.
Safe and responsible usage	
Recycling and/or safe disposal	

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

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

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

	Number	Reasons for recall
Voluntary recalls	Not applicable	
Forced recalls		

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

Yes, however it being an internal policy is not hosted on the website of the Company.

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.

Not applicable.

7. Provide the following information relating to data breaches:

	Number
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 data breaches	Nil

Leadership Indicators

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

The Company is an investment company and does not deal in any consumer products.

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

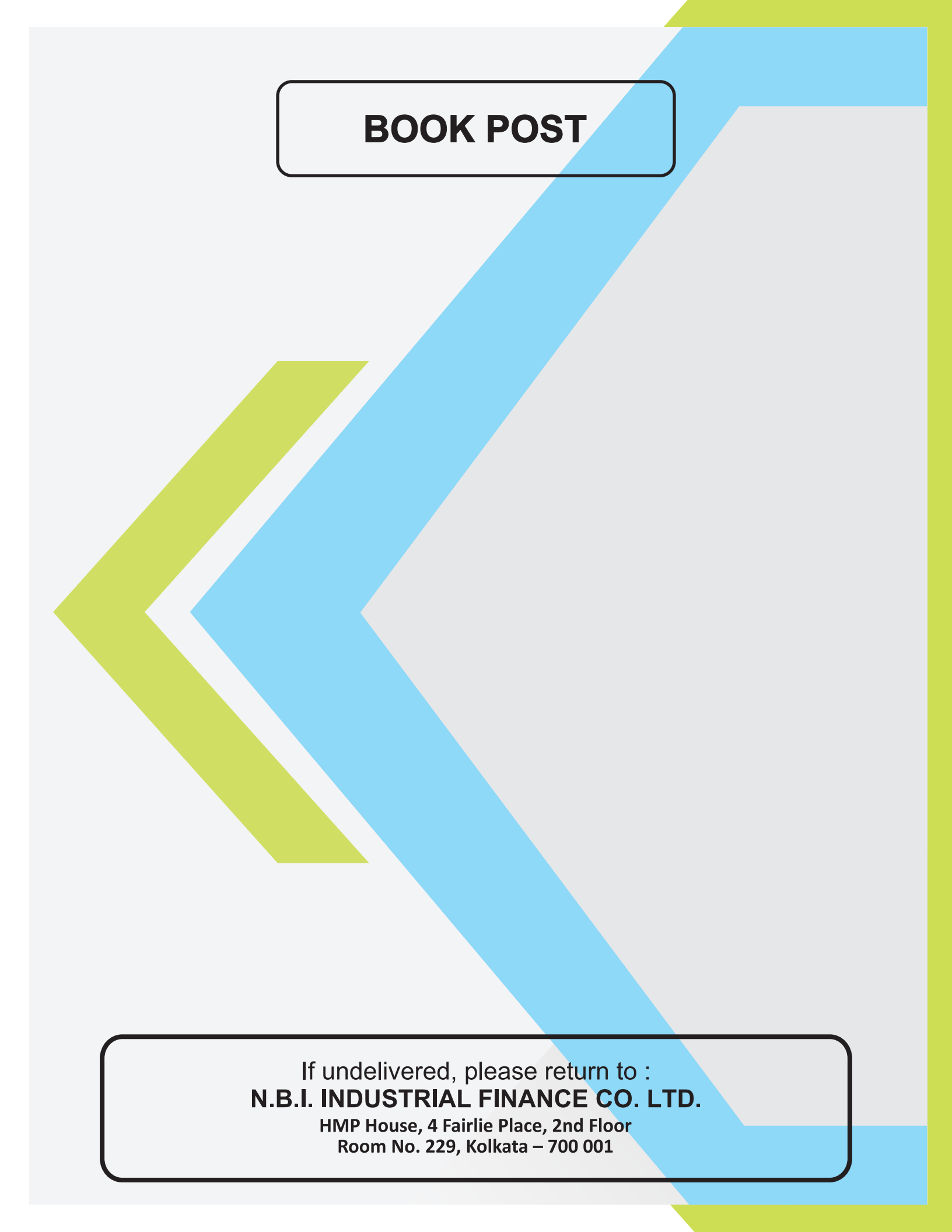
Not applicable.

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

Not applicable.

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

Not applicable.



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