



July 15, 2025

To

BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 533344	National Stock Exchange of India Limited Exchange Plaza, C-1, Block G, Bandra- Kurla Complex, Bandra (East), Mumbai- 400051 Scrip Symbol: PFS
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Sub.: Business Responsibility and Sustainability Report for Financial Year 2024-25

Dear Sir/ Madam,

Pursuant to the provisions of Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are submitting herewith the Business Responsibility and Sustainability Report for the Financial Year 2024-25.

The BRSR also forms part of the Annual Report for the Financial Year 2024-25, submitted to the stock exchanges and also available on the website of the Company at www.ptcfinancial.com.

This is for your information and records please.

Yours faithfully,

For PTC India Financial Services Limited

Manohar Balwani
Company Secretary

Enclosed: as above

PTC India Financial Services Ltd. (CIN: L65999DL2006PLC153373)

(A subsidiary of PTC India Limited)

Registered Office: 7th Floor, Telephone Exchange Building, 8 Bhikaji Cama Place, New Delhi - 110 066, India
Board: +91 11 26737300 / 26737400 Fax: 26737373 / 26737374, Website: www.ptcfinancial.com, E-mail: info@ptcfinancial.com

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

I.	Details of the listed entity	
S . No.	Indicators	Response
1	Corporate Identity Number (CIN) of the Listed Entity	L65999DL2006PLC153373
2	Name of the Listed Entity	PTC India Financial Services Limited (PFS)
3	Year of incorporation	2006
4	Registered office address	7th Floor, Telephone Exchange Building 8 Bhikaji Cama Place, Southwest Delhi, New Delhi, Delhi, India, 110066
5	Corporate address	7th Floor, Telephone Exchange Building 8 Bhikaji Cama Place, Southwest Delhi, New Delhi, Delhi, India, 110066
6	E-mail	info@ptcfinancial.com
7	Telephone	011-26737300
8	Website	https://www.ptcfinancial.com/
9	Financial year for which reporting is being done	April 2024- March 2025
10	Name of the Stock Exchange(s) where shares are listed	BSE Limited and National Stock Exchange of India Limited
11	Paid-up Capital	INR 642.28 Crores
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Name: Manohar Balwani Designation: Company Secretary Email ID: manohar.balwani@ptcfinancial.com Phone No: 011-26737300
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Disclosures made in this report are on a standalone basis
14	Name of assurance provider	-
15	Type of assurance obtained	-

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	NBFC	Infrastructure financing	97.68%

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	Lending activity	65923	100%

III. Operations

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

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

19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	Customers are spread across 12 states in India
International (No. of Countries)	NOT APPLICABLE (NA)

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

NA

c. A brief on types of customers

PFS primarily caters to private and government corporations involved in developing, operating, and maintaining infrastructure projects. Our expertise lies in delivering financial solutions tailored to the energy value chain, ensuring support for various initiatives. As of March 31, 2025, our loan portfolio was diversified, encompassing 20% in renewable energy projects, 4% in sustainable infrastructure, 7% in thermal and hydroelectric power, 13% in transmission infrastructure, 41% in distribution networks, 7% allocated to road construction and maintenance, and the remaining 7% dedicated to other critical infrastructure ventures.

IV. Employees

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

EMPLOYEES						
S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
1	Permanent (D)	43	35	81.40%	8	18.60%
2	Other than Permanent (E)	15	12	80.00%	3	20.00%
3	Total employees (D + E)	58	47	81.03%	11	18.96%
WORKERS						
4	Permanent (F)	-	-	-	-	-
5	Other than Permanent (G)	-	-	-	-	-
6	Total workers (F + G)	0	0	0	0	0

b. Differently abled Employees and workers:

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

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	8	2	25
Key Management Personnel	4	0	0

22. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

	FY 2024-25			FY2023-24			FY2022-23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	18.18%	4.54%	22.72%	11.11%	4.45%	15.56%	16%	9%	24%
Permanent workers	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

23. Names of holding / subsidiary / associate companies / joint ventures

S. No.	Name of the holding / subsidiary / associate companies / joint ventures	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	PTC India Limited	Holding	64.99%	Yes
2	R.S. India Wind Energy P Ltd	Associate	37%	No
3	Varam Bio Energy P Ltd	Associate	26%	No

VI. CSR Details

Sr. No.	Question	
1	Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)	Yes
2	Turnover (in ₹)	638.00 crores
3	Net worth (in ₹)	2754.32 crores

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2024-25			FY 2023-24		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	No	-	-	-	-	-	-
Investors (other than shareholders)	Yes Grievance Redressal Mechanism for Queries and Concerns of Third Party	16	0	-	208	0	-
Shareholders	Yes Grievance Redressal Mechanism for Queries and Concerns of Third Party	43	0	-	89	2	-
Employees and workers	Yes Grievance Redressal Policy: Employees	0	0	-	-	-	-
Customers	Yes Grievance Redressal Mechanism for Customer	0	0	-	-	-	-
Value Chain Partners	No	-	-	-	-	-	-
Other (please specify)	NA	NA	NA	NA	NA	NA	NA

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	Risk Management	Opportunity	Effectively managing risk and crises presents an opportunity to enhance operational stability, safeguard financial performance, and strengthen stakeholder confidence, even amidst market volatility, regulatory changes, geopolitical risks, or financial disruptions.	-	Positive Robust risk management practices enhance company resilience and boosts the confidence of investors and shareholders
2	Corporate Governance	Opportunity	Good corporate governance practices include robust compliance and ethical standards. It also enhances market reputation of organization.	-	Positive Enhances trust of all stakeholders
3	Employee Health and Safety	Opportunity	Investing in health and safety management frameworks reduces workplace risks, boosts operational efficiency and thereby reduces costs associated with accidents and insurance. This ensures business continuity.	-	Positive Strengthens trust of employees and fosters positive work culture
4	Human Capital Development and Employee Engagement	Opportunity	Investing in human capital development boosts skills and productivity, directly impacting business performance. Enhanced employee engagement leads to higher retention rates, reducing recruitment costs and increasing organizational stability.	-	Positive Investing in human capital development leads to improved retention rates and employee engagement activities enhances employee satisfaction
5	Sustainable Finance	Opportunity	With the growing global focus on sustainable investments, PFS sees an opportunity to capitalise on these trends. Since we already contribute to green and sustainable sectors like renewable energy, sustainable infrastructure etc., this opportunity allows for risk mitigation and long-term resilience.	-	Positive Sustainable finance can help the organization focus on low carbon economy by promoting renewable energy, sustainable infrastructure etc. and thereby promote and drive positive impact in the society
6	Climate Change	Risk	Identifying climate change as a risk will allow PFS to mitigate operational disruptions and safeguard infrastructure from climate events. Inaction can lead to regulatory penalties, higher costs, and reputational damage, affecting access to long-term financing and partnerships. This can also impact the customer's ability to pay back due to acute or chronic extreme climate events.	Since the organization focuses on lending towards sustainable infrastructure, PFS will focus on assessing and managing climate risk (physical and transition) in its loan portfolio.	

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
c. Web-link of the Policies, if available	https://www.ptcfinancial.com/cms/showpage/page/codes-policies								
2. Whether the entity has translated the policy into procedures. (Yes/ No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	N	N	N	N	N	N	N	N	N
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.	Our policies are thoroughly aligned with the International Finance Corporation (IFC) performance standards on environment and social sustainability. Additionally, we adhere to regulatory requirements set forth by the Reserve Bank of India (RBI) which governs our compliance standards.								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	<p>PFS has established a clear roadmap this year for resolving various issues. Future efforts will be guided by the materiality assessment conducted this year, which highlighted our key material topics. We plan to establish specific targets for these priorities across short, medium, and long-term horizons and monitor performance accordingly.</p> <p>Our current portfolio includes 31% of green and sustainable investments (renewable energy projects, thermal and hydroelectric power, and sustainable infrastructure), and we aim to significantly increase this segment by 2030. Our company also aims to achieve carbon neutrality by 2040, in line with the Paris Agreement.</p>								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	<p>PFS's immediate priority is to focus on expanding our business portfolio to drive growth. Future initiatives and commitments will be aligned with evolving priorities and assessments, rather than fixed innate commitments. While exact targets are not yet finalized, we are on track to significantly increase the green segment of our portfolio by 2030. We are also thoroughly assessing our operations and remain committed to our 2040 goal. This year, we've also aligned our approach to Scope 1 and 2 emissions with the GHG Protocol for improved tracking.</p>								
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):	<p>In alignment with the Paris Agreement and our dedication to Science Based Targets (SBT), our company has set a significant goal of achieving carbon neutrality by 2040. We are conducting a holistic assessment of our operations while remaining firmly committed to achieving our goal for 2040. Additionally, we have established our approach to Scope 1 and 2 emissions in accordance with the GHG Protocol this year, ensuring better tracking of our emissions moving forward.</p> <p>Our risk management framework demonstrates our unwavering commitment to safeguarding against ESG-related challenges. This framework is intricately woven into every level of our organization, characterized by a clear organizational structure that facilitates the effective management and reporting of potential risks.</p>								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	<p>Managing Director & CEO</p> <p>Shri R. Balaji</p>								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	<p>Yes, our company has a well-defined multi-tiered governance structure led by the Board of Directors, who are responsible for overseeing the formulation and implementation of strategy. This structure ensures that sustainability considerations are embedded in the broader organizational strategy.</p> <p>Daily management is handled by the Managing Director, CEO, and senior leaders, enabling effective execution of sustainability initiatives. We also have several specialized board-level committees—such as the Audit Committee, Corporate Social Responsibility Committee, Risk Management Committee, and Stakeholders Relationship Committee. These committees, made up of board members, are integral in developing, overseeing, and implementing policies specific to their focus areas.</p>								

10. Details of Review of NGRBCs by the Company:																		
Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (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. The governance structure of our organisation mandates that all policies undergo a rigorous approval process by the Board of Directors to ensure broad oversight and strategic alignment.									Policies are revisited periodically or as circumstances dictate, allowing for dynamic adaptability to changing conditions or organizational needs. During these reviews, we assess the effectiveness of each policy and implement any necessary amendments to ensure they remain relevant and effective.								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Our company adheres diligently to all applicable regulations and principles, ensuring compliance with the current legal and ethical standards.									This is subject to ongoing scrutiny and periodic review by the Board of Directors on a need basis, which plays a pivotal role in maintaining regulatory vigilance. This approach allows for timely updates and adjustments as necessary, ensuring that our practices remain aligned with evolving legal requirements and industry standards.								

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

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)	Not applicable since all principles are covered by our policies.								
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

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

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics/ Principles covered under the training and its impact	%age of persons in respective Category covered by the awareness Programmes
Board of Directors	4	Update on statutory compliances for Board members including their roles, rights and responsibilities; Regulatory updates in the areas of Companies Act, SEBI Listing Regulations, RBI directions and circulars and other related regulations; Training on Cyber Security; Macro-economic environment and industry developments	100%
Key Managerial personnel	7	Fair Practice Code, KYC, Fraud Management, Cyber Security	100%
Employees other than BoD and KMPs	7	Fair Practice Code, KYC, Fraud Management, Cyber Security	100%
Workers		NA	

Note:

Our employees participated in several external training programmes, conferences and certificate programmes focusing on principles P1, P6, and P9. The specific topics covered in these trainings are outlined below:

- I. Green hydrogen in India
 - II. Hi-Energy Leadership Framework
 - III. Solar Power in India
 - IV. Leadership & Team Building
 - V. Wind Power
 - VI. Strategy Implementation
 - VII. Compliance Management for NBFCs (ML and UL)
 - VIII. Third Party Risk Management
 - IX. Programme on Risk-Based Internal Audit for NBFCs
 - X. Managing Difficult Negotiations (MDI)
 - XI. Preventive Vigilance & Fraud Management (by IIBF)
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 regulatory/ enforcement agencies/ judicial institutions	Amount (IN INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	Nil	Nil	Nil	-	-
Settlement	Nil	Nil	Nil	-	-
Compounding fee	Nil	Nil	Nil	-	-
Non-Monetary					
	NGRBC Principle	Name of regulatory/ enforcement agencies/ judicial institutions		Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment	Nil	Nil		-	-
Punishment	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.

Since there are no instances of fines or penalties or punishments disclosed in the question referenced, this question is not applicable to us.

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

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.
- PFS's HR manual, accessible internally via the company intranet, outlines standards for ethical conduct within the organization. It prohibits theft, fraud, or dishonesty related to the Company's business or property, including data as specified in the IT Policy, as well as any property belonging to others on Company premises. It strictly forbids bribery and illegal compensation, whether giving or receiving such inducements.
5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

	FY 2024-25	FY 2023-24
Directors	Nil	Nil
KMPs		
Employees		
Workers		

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

	FY 2024-25 (Current Financial Year)		FY 2023-24 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	NA	Nil	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	NA	Nil	NA

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

No cases of conflict of interest or corruption were recorded and hence, there are no details surrounding them for this information.

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

Parameter	FY 2024-25	FY 2023-24
Number of days of accounts payable	4	1

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 2024-25	FY 2023-24
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	100	100
	b. Number of trading houses where purchases are made from	3	3
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	100	100
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)	NA	NA
	b. Sales (Sales to related parties / Total Sales)	Nil	Nil
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	0.021	0.702
	d. Investments (Investments in related parties / Total Investments made)	0	0

Leadership Indicators

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

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

2. 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. PFS has a Code of Conduct for the Board of Directors and Senior Management Personnel which outlines how the directors and Senior Management Personnels are entrusted with the responsibility to both recognize and disclose any tangible or perceived conflicts of interest. These conflicts could when the interests or benefits of the individual are in opposition to or interfere with the strategic goals and welfare of the Company.

The policy can be referred to via: <https://www.ptcfinancial.com/cms/showpage/page/codes-policies>

Principle 2: Business should provide goods and services that are sustainable and safe

A. Essential Indicators

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

Particulars	FY 2024-25	FY 2023-24	Details of improvements in environmental and social impacts
R & D	Nil	Nil	NA
Capex	Nil	Nil	NA

- Does the entity have procedures in place for sustainable sourcing? (Yes/No)
No. As a financial institution, our procurement primarily involves small-scale items like office supplies and daily essentials. Given the minimal financial impact of these purchases, a formal procurement process is not established.
 - If yes, what percentage of inputs were sourced sustainably?
NA
- Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for
Considering the nature of our business, this is not applicable
- 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.
NA

Leadership Indicators

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

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

- 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 Cycles Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

Name of Product / Service	Description of the risk / concern	Action Taken
NA	NA	NA

- 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 2024-25	FY 2023-24
NA	NA	NA

- 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 2024-25			FY 2023-24		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	NA	NA	NA	NA	NA	NA
E-waste	NA	NA	NA	NA	NA	NA
Hazardous waste	NA	NA	NA	NA	NA	NA
Other waste	NA	NA	NA	NA	NA	NA

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

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

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

Essential Indicators

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

Category	%age 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	35	35	100	35	100	-	-	-	-	-	-
Female	8	8	100	8	100	8	100	-	-	-	0
Total	43	43	100	43	100	8	18.6	-	-	-	-
Other than Permanent Employees											
Male	12	12	100	10	83	-	-	-	-	-	-
Female	3	3	100	2	66	3	100	-	-	-	-
Total	15	15	100	12*	80	3	20	-	-	-	-

*Note: Three employees—two men and one woman—are directly on contract employed by the company rather than a third-party provider, which means they are not included in the accident insurance policy. As contractual employees, they are not eligible for accident insurance coverage but are given other benefits and insurance.

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

Category	%age 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	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-
Other than Permanent Employees											
Male	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

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

	FY 2024-25	FY 2023-24
Cost incurred on well-being measures as a % of total revenue of the company	0.31%	-

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

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

Benefits	FY 2024-25			FY 2023-24		
	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	-	Y	100	-	Y
Gratuity	100	-	Y	100	-	Y
ESI	Nil	-	NA	Nil	-	NA
Others - Bonus & Leave Encashment	100	-	NA	100	-	NA

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.

We are committed to an inclusive hiring process and prohibit discrimination based on colour, race, gender, religion, disability, and other factors. We strive to create a welcoming environment for all candidates, including those who are differently abled. We have essential accessibility features in place, such as elevators to accommodate those who cannot use stairs. Our facility features level flooring throughout, eliminating any elevation changes or stairs to further enhance accessibility. These basic accommodations help ensure our spaces are accessible to all individuals. If any adjustments are needed to improve accessibility further, we are committed to taking appropriate steps to meet these requirements.

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.

Although we do not have a dedicated equal opportunity policy, our HR policy—available on the company intranet—ensures a discrimination-free recruitment process. This policy prohibits discrimination based on colour, race, gender, religion, and other factors during hiring. We are currently in the process of drafting an anti-discrimination policy that will elaborate on this further.

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	-	-	-	-
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.

Particulars	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	-
Other than Permanent Workers	-
Permanent Employees	Yes, we have an established grievance redressal mechanism for employees. Complaints can be submitted directly to the Grievance Redressal Officer (GRO). Employees can also send their concerns via email, with all such communications being routed to the GRO. Furthermore, grievances can be submitted through a whistleblower channel using a specific email address, as outlined in our Vigil Mechanism Policy.
Other than Permanent Employees	

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

Category	FY 2024-25			FY 2023-24		
	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	43	Nil	Nil	45	Nil	Nil
Male	35	Nil	Nil	38	Nil	Nil
Female	8	Nil	Nil	7	Nil	Nil
Total other than Permanent Employees	15	Nil	Nil	5	Nil	Nil
Male	12	Nil	Nil	3	Nil	Nil
Female	3	Nil	Nil	2	Nil	Nil

8. Details of training given to employees and workers:

	FY 2024-25					FY 2023-24				
	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	47	35	74.5	35	74.5	41	41	100%	0	NA
Female	11	8	72.7	8	72.7	9	9	100%	0	NA
Total	58	43	74.1	43	74.1	50	50	100%	0	NA
Workers										
Male	NA									
Female										
Total										

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

	FY 2024-25			FY 2023-24		
	Total (A)	No.(B)	%(B/A)	Total (C)	No. (D)	%(D/C)
Employees						
Male	47	35	74.5	41	41	100%
Female	11	8	72.7	9	9	100%
Total	58	43	74.1	50	50	100%
Workers						
Male	NA					
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?
Yes. Our Health and Safety management system inclusively covers every employee in our organisation. We are dedicated to cultivating a culture of well-being, acknowledging that a healthy workforce leads to enhanced productivity and overall business success.
- What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?
PFS systematically carries out safety audits either on a regular schedule or as situations demand. These audits evaluate critical aspects such as fire safety, housekeeping, electrical safety, and emergency preparedness.
- Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)
Since we don't have any workers under employment, this question is not applicable to us.
- Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)
Yes, all our employees have access to non-occupational medical and healthcare services. This ensures that they can maintain their health and well-being outside of work. Additionally, we provide weekly consultations with three doctors specializing in allopathic, homeopathic, and naturopathic medicine. Treatment costs are subsidized to further support our employees' healthcare needs.

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

Safety Incident/Number	Category	FY 2024-25	FY 2023-24
Lost Time injury Frequency rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	NA	NA
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	NA	NA
No. of fatalities	Employees	Nil	Nil
	Workers	NA	NA
High Consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	NA	NA

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

Our workplace is designed to support the well-being of employees and occupants, focusing on reducing stress from noise, poor lighting, glare, and temperature. We regularly check air quality and maintain equipment like air conditioners and UPS to prevent wear and tear. All premises are equipped with fire alarms, smoke detectors, and filled fire extinguishers for safety.

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

Category	FY 2024-25			FY 2023-24		
	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	NA	Nil	Nil	NA
Health & safety	Nil	Nil	NA	Nil	Nil	NA

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	Nil
Working Conditions	Nil

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

NA

B. Leadership Indicators

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

Yes, we extend term life insurance to all our employees. Additionally, we offer social security measures to support employees and encourage a spirit of savings to benefit them after separation from services due to superannuation, resignation, death, or other modes of separation.

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

PFS has established Standard Operating Procedures (SOPs) to ensure statutory dues are accurately deducted and deposited. This process is reinforced by employing the maker-checker principle and regularly incorporating insights from external consultants. These measures provide an extra layer of scrutiny and validation to maintain compliance with regulatory obligations consistently.

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 affected employees/ worker		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Employees	Nil	Nil	NA	NA
Workers	Nil	Nil	NA	NA

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)

Currently, we don't have any transition assistance programmes.

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	Nil
Working Conditions	Nil

Note: Although we have not yet conducted assessments of our value chain partners, we are currently in the process of drafting a Supplier Code of Conduct. This document will ensure that our supply chain partners align their operations with our business ethics and environmental and social sustainability standards.

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.

Our value chain partners are service-oriented, but we prioritize safe and ethical working conditions. Although formal assessments on health and safety practices haven't been conducted, we're developing a Supplier Code of Conduct to ensure our partners meet legal and ethical standards.

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

A. Essential Indicators

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

We recognize certain internal and external groups or bodies as key stakeholders in our business operations. Their activities, engagement, and aspirations are essential to our business and have a direct and substantial impact on the functioning of PFS. As such, these stakeholders have been clearly identified and prioritized within our strategic framework.

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
Government and regulatory authorities	No	Meeting with local administration state government authorities on need basis	On need basis	Statutory compliances
Employees	No	Forum, performance appraisal meeting, review, exit interviews, wellness initiatives, grievance mechanism functioning, email, circulars	On need basis	Performance analysis and career path setting, operational efficiency, long-term strategy plans, training and awareness, health, safety and engagement initiatives.
Customers	No	Newsletter and brochures and meetings	On need basis	Product quality, safety and availability, responsiveness of needs, timely delivery, fair & competitive pricing
Suppliers	No	Regular supplier and contractor meeting on need basis	Annually/ Monthly	Inclusion of local suppliers/ contractors
Local community	Yes	Regular interaction with local communities	Ongoing	Need assessment for CSR projects
Investors	No	Email, SMS, Newspaper, Advertisement, Website	On need basis	Financial results, Updates on lending activities
Shareholders	No	Annual General Meeting/ Stock Exchange disclosures/ Quarterly and Half Yearly Results publications/ Email Communications/ letters/ press release/complaints and resolutions	AGM - Annual Half yearly results - Half Yearly Quarterly Results Quarterly Others - On need basis	Financial results, dividends, financial stability, induction of board members, changes in shareholdings, growth prospects

B. 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.

We have the following processes for consultation between stakeholders and Board: 1. Shareholders vide Annual General Meetings (AGMs). 2. Employees vide representation through whole time directors. Board Representation: Inclusion of stakeholder representatives (e.g., employee representatives) on the Board. We have separate Grievance Redressal Mechanisms for employees, Customers and 3. We have different committees of CSR to discuss PFS future action on environmental goals.

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, PFS engaged external consultants this year to conduct materiality assessments in which internal and external stakeholders were reached out to. The same was done in the case of an ESG roadmap development. This process aimed to identify the top priority material topics across environmental, social, and governance areas. We also plan to establish specific targets for these priorities across short, medium, and long-term horizons and monitor performance accordingly.

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

No concerns observed from vulnerable/marginalized stakeholder groups during reporting period.

Principle 5: Business should respect and promote human rights.

A. 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 2024-25			FY 2023-24		
	Total (A)	No. of Employees/workers Covered (B)	%(B/A)	Total (C)	No. of Employees/workers covered (D)	%(D/C)
Employees						
Permanent	43	43	100%	45	45	100%
Other than permanent	15	15	100%	5	5	100%
Total Employees	58	58	100%	50	50	100%
Workers						
Permanent	NA					
Other than permanent						
Total Workers						

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

Category	FY 2024-25					FY 2023-24				
	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	43	Nil	NA	43	100%	45	Nil	NA	45	100%
Male	35	Nil	NA	35	100%	38	Nil	NA	38	100%
Female	8	Nil	NA	8	100%	7	Nil	NA	7	100%
Other than Permanent	15	-	-	15	100%	5	Nil	NA	5	100%
Male	12	-	-	12	100%	3	Nil	NA	3	100%
Female	3	-	-	3	100%	2	Nil	NA	2	100%
Workers										
Permanent	Nil					Nil				
Male										
Female										
Other than Permanent										
Male										
Female										

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

- a. Median remuneration / wages

	Male		Female	
	Number	Median Remuneration/salary/wages of respective category	Number	Median Remuneration/salary/wages of respective category
Board of Directors (BOD)	6	32,20,000	2	29,50,000
Key Managerial Personnel	4	41,49,000	-	-
Employees other than BOD and KMP	41	21,53,000	11	20,43,000
Workers	NA	NA	NA	NA

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

Parameter	FY 2024-25	FY 2023-24
Gross wages paid to females as % of total wages	15.54%	-

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)

PFS is firmly committed to upholding human rights for all employees, acknowledging their fundamental need for respect and dignity. Our dedication to fair labor practices and freedom of speech is deeply embedded in our organizational values. The Human Resources Head, together with the Grievance Redressal Officer (GRO), plays a key role in addressing and ensuring these principles are maintained throughout the company.

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

PFS has a grievance redressal mechanism in place for employees designed to address and resolve employee concerns effectively. This system provides a clear process for employees to voice their grievances, ensuring they are heard and appropriately managed. Led by a Grievance Officer appointed by the MD&CEO, this system allows employees to report concerns, which are reviewed by a dedicated committee. If a resolution is unsatisfactory, cases can be escalated to the MD&CEO. The mechanism ensures timely investigation and resolution by, with a focus on maintaining confidentiality and fairness throughout the process.

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

Category	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Sexual Harassment	Nil	Nil	NA	Nil	Nil	NA
Discrimination at Workplace	Nil	Nil	NA	Nil	Nil	NA
Child Labour	Nil	Nil	NA	Nil	Nil	NA
Forced Labour/Involuntary Labour	Nil	Nil	NA	Nil	Nil	NA
Wages	Nil	Nil	NA	Nil	Nil	NA
Other human rights related issues	Nil	Nil	NA	Nil	Nil	NA

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

Parameter	FY 2024-25	FY 2023-24
Total Complaints on Sexual Harassment (POSH) reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	Nil	Nil
Complaints on POSH as % of female workers	Nil	Nil

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

To prevent adverse consequences for complainants in cases of discrimination and harassment, PFS maintains strict confidentiality regarding the identity of the complainant. This ensures that individuals can come forward without fear of retaliation, and a fair and confidential handling of grievances.

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

At present, human rights requirements do not explicitly form part of our business agreements and contracts. Our organisation ensures individuals are not exposed to hazardous work environments, and we do not employ child labour, directly or indirectly.

10. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	100%
Forced/involuntary labour	100%
Sexual harassment	100%
Discrimination at workplace	100%
Wages	100%

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

NA

Leadership Indicators

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

We have not received any grievance / complaint.

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

NA

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?

We aim to create an inclusive environment for all employees, including those who are differently abled. Our facility includes key accessibility features, such as elevators for those unable to use stairs and level flooring to remove any elevation barriers. These essential accommodations ensure our spaces remain accessible to everyone. We are dedicated to making further adjustments as needed to enhance accessibility.

-4. Details on assessment of value chain partners:

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

Child labour	NA
Forced/involuntary labour	NA
Sexual harassment	NA
Discrimination at workplace	NA
Wages	NA
Others - please specify	NA

We do not have value chain partners as we are in BFSI sector. NA

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

NA

Principle 6: Business should respect and make efforts to protect and restore the environment.

A. Essential Indicators

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

Parameter	FY 2024-25	FY 2023-24
From Renewable Sources	Nil	Nil
Total electricity consumption (A)	Nil	Nil
Total fuel consumption (B)	Nil	Nil
Energy consumption through other sources (C)	Nil	Nil
Total energy consumption from renewable sources (A+B+C)	Nil	Nil
From Non-Renewable Sources		
Total electricity consumption (D) (J)	758,804,400,000	663,206,400,000
Total fuel consumption (E)	-	-
Energy consumption through other sources (F) (J)	3,628,800,000	3,434,400,000
Total energy consumption from non-renewable sources (D+E+F) (J)	762,433,200,000	666,640,800,000
Energy intensity per rupee of turnover (Total energy consumed/ Revenue from operations) (Joules / INR)	120.38	87.59
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP) (Joules / USD)	2486.99	1962.07
Energy intensity in terms of physical output	-	-
Energy intensity (optional) - the relevant metric may be selected by the entity (Energy Intensity Per FTE) (Joules /FTE)	13,145,400,000	13,332,816,000
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	No

Note: We have converted FY24-25 and FY2023-24 data in Joules and reported for the current year.

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.

No.

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

Parameter	FY 2024-25	FY 2023-24
(i) Surface water	Nil	Nil
(ii) Groundwater	Nil	Nil
(iii) Third party water	Nil	Nil
(iv) Seawater / desalinated water	Nil	Nil
(v) Others (KL)	43.6	41.5*
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	43.6	41.5
Total volume of water consumption (in kilolitres)	43.6	41.5
Water intensity per rupee of turnover (Water consumption / Revenue from operations) (KL/INR)	6.88 *10 ₉	5.45 *10 ₉
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP) (KL/USD)	1.42*10 ₇	1.22 *10 ₇
Water intensity in terms of physical output		
Water intensity (optional) - the relevant metric may be selected by the entity (Water Intensity Per FTE) (KL / FTE)	0.75	0.83
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	No

Note: : FY24 data for water withdrawal has been revised, and the updated figures have been reported in the current financial year.

4. Provide the following details related to water discharged:

Parameter	FY 2024-25	FY 2023-24
Water discharge by destination and level of treatment (in kiloliters)		
(i) To Surface water	-	-
No treatment	-	-
With treatment - please specify level of treatment	-	-
(ii) To Groundwater	-	-
No treatment	-	-
With treatment - please specify level of treatment	-	-
(iii) To Seawater	-	-
No treatment	-	-
With treatment - please specify level of treatment	-	-
(iv) Sent to third-parties	-	-
No treatment	-	-
With treatment - please specify level of treatment	-	-
(v) Others	-	-
No treatment	-	-
With treatment - please specify level of treatment	-	-
Total water discharged (in kilolitres)	-	-
Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency	-	-

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

No. As a Non-Banking Financial Company (NBFC), our operations are primarily service-based and do not involve industrial processes that typically require such systems. Therefore, Zero Liquid Discharge mechanisms have not been a focus in our environmental management practices.

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

Parameter	Please specify unit	FY 2024-245	FY 2023-24
NOx	tonnes/annum	Nil	Nil
SOx	tonnes/annum	Nil	Nil
Particulate matter (PM)	tonnes/annum	Nil	Nil
Persistent organic pollutants (POP)	tonnes/annum	Nil	Nil
Volatile organic compounds (VOC)	tonnes/annum	Nil	Nil
Hazardous air pollutants (HAP)	tonnes/annum	Nil	Nil
Others – please specify	tonnes/annum	Nil	Nil

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

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

Parameter	Unit	FY 2024-25	FY 2023-24
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	1.4	169
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	154.42	98
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO ₂ equivalent / INR	2.46*10 ⁻⁸	3.5*10 ⁻⁸
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)	Metric tonnes of CO ₂ equivalent / USD	5.08*10 ⁻⁷	7.85*10 ⁻⁷
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	Metric tonnes of CO ₂ equivalent / FTE	2.69	5.34

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, the Company has implemented a 60 MW wind power project in Karnataka, which has been registered under the UNFCCC-CDM. Operational since 2010, the project has contributed to the avoidance of approximately 85,104 tonnes of CO₂ equivalent emissions as of 31st December 2020. This initiative underscores our commitment to climate action and transition towards low-carbon operations. We remain focused on strengthening our environmental sustainability efforts and continues to explore opportunities to further reduce our carbon footprint.

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

Parameter	FY 2024-25	FY 2023-24
	Total Waste generated (in Metric Tonnes)	
Plastic waste (A)	-	-
E-waste (B)	-	-
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	-	-
Radioactive waste (F)	-	-
Other Hazardous waste. Please specify, if any. (G)	-	-
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	-	-
Total (A+B + C + D + E + F + G + H)	-	-
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	-	-
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	-	-
Waste intensity in terms of physical output	-	-

Parameter	FY 2024-25	FY 2023-24
	Total Waste generated (in Metric Tonnes)	
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	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
Total	-	-
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		

Note: At present, we do not have formal mechanisms in place to track data on our waste management practices. However, we plan to implement such systems going forward.

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

Our waste management practices for e-waste as listed in our IT policy are as so:

- Vendor buy-back programs: We return outdated IT equipment to vendors for reuse or recycling.
- Employee purchases: Employees can buy IT assets at reduced prices, extending equipment life.
- E-Waste recycler partnerships: We work with certified recyclers for environmentally friendly disposal.

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

S.No	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any
1	NA	NA	NA

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

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

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

S. No.	Specify the law / regulation/ guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken if any
1	NA	NA	NA	NA

Leadership Indicators

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

(i) Name of the area	-	-
(ii) Nature of operations	-	-
Parameter	FY 2024-25	FY 2023-24
	-	-
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	-	-
Total volume of water consumption (in kilolitres)	-	-
Water intensity per rupee of turnover (Water consumed / turnover)	-	-
Water intensity (optional) - the relevant metric may be selected by the entity	-	-
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	-	-
No treatment	-	-
With treatment - please specify level of treatment	-	-
No treatment	-	-
With treatment - please specify level of treatment	-	-
(iii) To Seawater	-	-
No treatment	-	-
With treatment - please specify level of treatment	-	-
(iv) Sent to third-parties	-	-
No treatment	-	-
With treatment - please specify level of treatment	-	-
(v) Others	-	-
No treatment	-	-
With treatment - please specify level of treatment	-	-
Total water discharged (in kilolitres)	-	-
Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency	-	-

Note: PFS does not operate in regions classified as experiencing water stress, so there are no figures for water withdrawal, consumption, or discharge in such areas.

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

Parameter	Unit	FY 2024-25	FY 2023-24
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)	Metric tonnes of CO ₂ equivalent	NA	NA
Total Scope 3 emissions per rupee of turnover	-	-	-
Total Scope 3 emission intensity (optional) - the relevant metric may be selected by the entity	-	-	-
Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency	-	-	-

Note: Currently, we do not have a mechanism in place to calculate our Scope 3 emissions.

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

NA

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

S. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	NA	NA	NA

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

Our Business Continuity and Disaster Management Plan delineates the organization’s critical business functions—those essential to the continuity of operations—highlighting their dependencies and vulnerabilities. Identifying these elements is crucial as it allows for prioritizing efforts during a crisis, ensuring that resources are allocated efficiently to sustain core operations and mitigate any immediate risks. A significant component of the plan is the restoration of IT systems and data. The plan outlines specific procedures for data backup, system recovery, and cybersecurity measures that must be taken to protect against data loss and ensure the seamless restoration of technological infrastructure. This not only involves technical solutions but also includes clear directives for personnel responsible for executing these tasks. The plan also includes strategies for financial contingencies, ensuring that an organization remains solvent and can navigate the economic challenges posed by unexpected events.

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.

Given the nature of our business, we have not conducted any formal assessments regarding environmental impacts arising from our value chain. Thus, no impacts were identified, and no mitigation plans are in place currently. However, going forward, if any potential risks arise, we aim to take appropriate measures as needed.

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

Given the nature of our business, we have not conducted any formal assessments regarding environmental impacts arising from our value chain.

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

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

Note: Our wind power plant in Karnataka, registered under the UNFCCC-CDM, generated carbon credits between 2010 and 2020

While the plant continues to operate, carbon credits have not been formally verified beyond 2020.

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

A. Essential Indicators

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

We have three such affiliations in place.

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

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	India Infrastructure Forum	National
2	PHD Chamber	National
3	FIDC	National

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

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

B. Leadership Indicators

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

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

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

A. 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
-	-	-	-	-	-

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 Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
-	-	-	-	-	-

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

The Company has appropriate grievance redressal mechanisms to address the grievances of the local communities.

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

	FY 2024-25	FY 2023-24
Directly sourced from MSMEs/ small producers	-	-
Directly from within India	100%	-

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

Parameter	FY 2024-25	FY 2023-24
Rural	-	-
Semi-urban	-	-
Urban	-	-
Metropolitan	100%	-

B. Leadership Indicators

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

Details of negative social impact identified	Corrective action taken
-	-

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

State	Aspirational District	S. No	Amount spent (In INR)
-	-	-	-

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

No, we do not as of present.

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

NA

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

NA

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

S. No	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
1	-	-	-	-

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

Name of authority	Brief of the Case	Corrective action taken
-	-	-

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized group
1	Establishing Mobility Engineering Laboratory	-	-
2	Establishing a Pinnacle Drinking Water Quality Lab for Sustainable Water Security	-	-
3	Crop Residue Management Initiative	49,025	52%
4	Waterbody Restoration	1,265	25%
5	Community Plantation	11,175	33%

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

A. Essential Indicators

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

We have a Grievance Redressal Policy in place for customers, designed in compliance with regulatory standards. This policy serves as a structured framework to ensure that all customer concerns and issues are handled with diligence, accuracy, and timeliness.

The procedure involves a systematic approach where a customer's complaint is first acknowledged promptly upon receipt. It is then thoroughly investigated by our Grievance Redressal Officer (GRO). Customers are kept informed throughout the resolution process, and every effort is made to reach a satisfactory conclusion in a reasonable timeframe.

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

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

Note: Due to the nature of our company's services, this is not applicable, as we do not manufacture products.

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

Particulars	FY 2024-25		Remarks	FY 2023-24		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	Nil	Nil	NA	Nil	Nil	NA
Advertising	Nil	Nil	NA	Nil	Nil	NA
Cyber-security	Nil	Nil	NA	Nil	Nil	NA
Delivery of essential services	Nil	Nil	NA	Nil	Nil	NA
Restrictive Trade Practices	Nil	Nil	NA	Nil	Nil	NA
Unfair Trade Practices	Nil	Nil	NA	Nil	Nil	NA
Others	Nil	Nil	NA	Nil	Nil	NA

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

	Number	Reason for Recall
Voluntary recall	NA	NA
Forced recall	NA	NA

Note: Due to the nature of our company's services, this is not applicable. We do not manufacture any product which needs to be recalled voluntarily.

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. Our cybersecurity framework is described at length in our internally available IT policy. It delineates clear standards, guidelines, and best practices tailored to the specific needs and vulnerabilities of the organization. By clearly outlining these elements, the framework ensures that every level of the company's operations is shielded by a defence mechanism. The guidelines provided within the framework direct the implementation of encryption, access controls, and continuous monitoring systems, all of which are instrumental in safeguarding sensitive information.

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.

None. PFS has shown a strong commitment to regulatory compliance and operational integrity, with no corrective actions or penalties. This is due to our rigorous policies, regular audits, and advanced security measures to manage risks and ensure regulatory compliance.

7. Provide the following information relating to data breaches:

- Number of instances of data breaches: Nil
- Percentage of data breaches involving personally identifiable information of customers: Nil
- Impact, if any, of the data breaches: Nil

B. Leadership Indicators

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

Details about our products and services can be found on our corporate website at: <https://www.ptcfinancial.com/>.

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

PFS maintains ongoing and relevant communication via intimation to exchange, regular customer interactions, and its website. These efforts effectively educate and raise awareness among our customers and the broader community.

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

NA

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.14

PFS ensures that our customers receive comprehensive information through loan agreements and our corporate website, providing ample information to keep them well-informed.

For and on behalf of the Board
For PTC India Financial Services Limited

Date: July 9, 2025
Place: New Delhi

Dilip Srivastava
Director (Finance) & CFO
DIN: 09470633

R. Balaji
Managing Director & CEO
DIN: 05197554