



RADIANTCMS/SE/BRSR/2025-26

Date: 18.08.2025

To Listing Department, National Stock Exchange of India Limited C-1, G-Block, Bandra - Kurla Complex Bandra (E), Mumbai - 400 051	To Department of Corporate Services, BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001
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Scrip Code: 543732, Scrip Symbol: RADIANTCMS
ISIN: INE855R01021

Sub: Business Responsibility and Sustainability Report FY 2024-25

Dear Sir/Madam,

Pursuant to Regulation 34(2)(f) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith the Business Responsibility and Sustainability Report ("BRSR") for the FY 2024-25.

The BRSR is also uploaded on the Company's website and can be accessed at:

[Business Responsibility and Sustainability Report - FY 2024-25](#)

This is for your information and records.

Thanking you,

Yours faithfully,

For RADIANT CASH MANAGEMENT SERVICES LIMITED

Nithin Tom
Company Secretary
A53056



Business Responsibility & Sustainability Reporting

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity:	L74999TN2005PLC055748
2. Name of the Listed Entity:	Radiant Cash Management Services Limited (RCMS)
3. Year of incorporation:	2005
4. Registered office address:	28, Vijayaraghava Road, T.Nagar, Chennai, Tamil Nadu 600017
5. Corporate address:	No.4/3, Raju Nagar, 1st Street, Okkiyam Thoraipakkam, OMR, Chennai-600096
6. E-mail:	investorrelations@radiantcashlogistics.com
7. Telephone:	(91)- 44 – 4904 4904
8. Website:	https://www.radiantcashservices.com/
9. Financial year for which reporting is being done:	FY 2024 - 2025
10. Name of the Stock Exchange(s) where shares are listed:	National Stock Exchange of India Limited and Bombay Stock Exchange Limited
11. Paid-up Capital:	Rs. 106.71 millions
12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report:	Nithin Tom, Company Secretary Email: nithin@radiantcashservices.com (91)- 44 – 4904 4904
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 Report is prepared on a Standalone basis.
14. Name of assessment or assurance provider:	Not Applicable
15. Type of assessment or 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.	Activities auxiliary to financial service activities	Cash management services for banks, financial institutions, organized retail, and e-commerce companies in India and logistic services for valuables	100%

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.	Cash Logistics Services	66190	100%

III. Operations

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

Location	Number of offices
National	83 (comprising of 1 Registered Office, 1 Corporate Office, 20 Regional Offices and 61 other Offices, which includes Vaults, Strong Rooms, and Sub-Regional offices)
International	RCMS doesn't have international operations.

19. Markets served by the entity:

a. Number of locations

S. No.	Description of Main Activity
National (No. of states)	We have a pan-India presence, with operations across 28 States and 8 Union Territories. We serve 8974 locations, covering major Tier I cities such as New Delhi, Mumbai, Kolkata, Chennai, Bengaluru, Hyderabad, Pune, and Ahmedabad, along with a broad network of Tier II and Tier III cities and towns.
International (No. of countries)	Not applicable

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

There is no contribution of exports to the total turnover of the entity and hence not applicable.

c. A brief on types of customers:

We cater to a broad and diverse customer base across the financial and commercial sectors. Our core clients include banks, non-banking financial companies (NBFCs), e-commerce companies, organized retail chains, and a range of financial and non-financial institutions. These customers rely on us for secure and efficient services such as cash pick-up and delivery, network currency management, cash processing, and other value-added cash management solutions. In addition, through our, Radiant Valuables Logistics division, we address the logistics requirements of jewellery stores.

IV. Employees

20. Details as at the end of Financial Year:

All employees at RCMS are classified as either permanent or other than permanent employees, with no separate categorization under the term "workers." In addition to its workforce, RCMS engaged 7,330 service providers as on March 31, 2025, on a part-time, temporary, or casual basis. These individuals support the company's business operations across various locations and functions, contributing significantly to the execution of its cash and valuables management services.

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)	2546	2096	82%	450	18%
2.	Other than Permanent (E)	-	-	-	-	-
3.	Total employees (D + E)	2546	2096	82%	450	18%

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	7	6	86%	1	14%
2.	Other than Permanent (E)	-	-	-	-	-
3.	Total differently abled employees (D + E)	7	6	86%	1	14%

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	6	2	33.3
Key Management Personnel *	7	1	14.3

* The KMP of the Company include two Executive Directors, namely the Chairman & Managing Director and the Whole-time Director, both of whom also serve as members of the Board of Directors.

Note: The above details are as of 31 March 2025



22. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

	FY 2024-25			FY 2023-24			FY 2022-23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	28%	30%	28 %	23%	24%	23%	23%	38%	27%

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

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

S. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Aceware Fintech Services Private Limited	Subsidiary Company	58.21%	No
2	Acemoney Payment Solutions Private Limited	Step down Subsidiary Company	--*	No

*Aceware Fintech Services holds 100% of the shareholding in Acemoney Payment Solutions Private Ltd.

VI. CSR Details

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

(ii) **Turnover (in Rs.) - 4050.91 million** (FY 2023-24-3845.42 million)

(iii) **Net worth (in Rs.) - 2728.35 million** (FY 2537.08 Million)

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	Yes	-	-		-	-	Complaints from the communities are addressed through "Radiant Foundation", which is the CSR arm of the Radiant Group.
Investors (other than shareholders)	Yes	-	-		-	-	-
Shareholders	Yes	-	-		2	-	Shareholder's complaints are addressed jointly with support from RTA (Registrar and Transfer Agents) - MUFG Intime

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
Employees and workers	Yes	-	-	Complaints were service related which were resolved in a timebound manner.	-	-	No material Complaints received
Customers	Yes	594	-		477	-	Complaints were service related which were resolved in a timebound manner.
Value Chain Partners	Yes	-	-		-	-	-
Other (please specify)	-	-	-		-	-	-
Web link	https://www.radiantcashservices.com/corporate-governance/						

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	Carbon Emissions	R	Governments around the world are implementing stricter regulations to mitigate climate change and reduce carbon emissions. By identifying carbon emission as a material topic, RCMS ensures compliance with the existing and proposed environmental regulations. This helps the company avoid legal issues and penalties and improves its reputation as a responsible organization.	In India, the nature of vehicles to be used for the cash logistics operations are regulated by the RBI/MHA guidelines. As per current regional regulatory compliance, the vehicles in Delhi and NCR are switched to CNG instead of conventional fuels like Petrol/Diesel. Additionally, steps to reduce emissions from the cash vehicles are being taken by periodic pollution control checks and regular servicing.	Negative
2	Labour Management	R	Poor labour management pose a significant risk which can lead to service disruptions and adverse impact on the reputation of the company. The expectations of the work force are increasing with times and effective labour management is essential for organisational growth. As a responsible cash logistics service company, it is crucial for us to prioritise our employee well-being.	By having continuous interactions with the workforce for any feedbacks for improvements and by swiftly addressing the grievances, RCMS is committed to creating positive relationship with the employees. RCMS strives to improve employee satisfaction and maintain positive work environment.	Negative



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)
3	Human Capital Development	O	Continuous upskilling and training programs are required for constant development of the human resources. Well Trained and highly motivated human capital will enhance productivity and innovation. Investing in human capital development will always result in increased efficacy, improved service delivery and resultant profitability and customer delight.	The organization invests in a well thought out human resource development programme for training of the workforce which increased employee morale, motivation and enhanced productivity. These actions also helped the organisation to attract and retain talent and foster business excellence.	Positive
4	Health & Safety	O	Providing a safe and healthy work environment for the workforce promotes employee wellbeing, positive working atmosphere, improved productivity and less downtime.	Stringent safety systems in place to ensure a healthy and safe workplace for the employees. RCMS also conducts safety trainings on safety protocols to avoid any workplace accidents to its employees.	Positive
5	Human Rights	R	Violation of human rights of any form in any of the locations where company has business interest will sooner or later result in agitations and loss of productivity. Adherence to human rights is essential for any business and RCMS is committed towards prohibition of child labour, prohibition of forced and compulsory labour, freedom of association and compliance to current regulatory requirements.	RCMS ensures compliance to local regulations and human rights standards. RCMS keep the channels of feedback from the field team open and intervene proactively where challenges are identified to avoid disruptions. Human rights training programmes are conducted periodically to create awareness to the workforce.	Negative
6	Privacy and data security	R	As a cash management service company, Privacy and Data Security is of paramount importance as our business involves sensitive financial data and any disruption or leakage will endanger our company. Timely and secure transmission of data is critical for effective operations.	RCMS have cybersecurity policy in place, and we have implemented data storage and transmission facility with 100% backups to ensure highest level of data security standards.	Negative
7	Community relations	O	As a responsible business organisation, Radiant cash understands the importance of community relations and invests in development of local communities.	RCMS involves in community initiatives through their CSR arm -Radiant Foundation and other implementing agencies.	Positive

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)
8	Business Ethics	O	Being in financial industry, adherence to professional ethics such as Anti-corruption, Anti-money laundering, Insider trading, Fair taxation and auditing practices are key to success of operations. Clearly defined and transparent processes with ethical implementation will enhance the reputation of the company and in turn result in increased productivity and profitability. Nonadherence on the other hand will lead to legal fines, penalties, trust erosion and reputational damage. Also timely and effective compliance with regulatory and legal authorities, augment good ethical behaviour.	The company's code of conduct clearly mandates ethical behaviour of both the external and internal stakeholders. Moreover, effective Whistle blower policy, vigil mechanism and grievance redressal mechanism are in place. RCMS is planning to conduct well formulated Business ethics and code of conduct trainings to internal stakeholders.	Positive

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	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.radiantcashservices.com/corporate-governance/								
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, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	ISO 9001-2015 Certified- Quality Management Systems								



Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	ESG considerations remain central to our business strategy and operational approach, reaffirming our commitment to sustainability, responsible conduct, and ethical decision-making. To ensure that our goals and commitments are relevant, achievable, and aligned with stakeholder expectations, we have actively engaged with key stakeholders during the year. Based on these engagements and the outcomes of our ongoing materiality assessment, the Company is in the process of identifying priority focus areas. These will serve as the foundation for formulating clear ESG commitments, measurable goals, and time-bound targets that will guide our sustainability journey in the coming years.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Not Applicable								

Governance and leadership 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)	RCMS has integrated ESG considerations into our strategies, operations and decision-making processes not only for addressing global and regulatory requirements but also aligns with our commitment to responsible business practices. We believe in giving back to the society that we serve. The CSR arm of RCMS is actively involved in education, eradication of poverty and hunger. We give the utmost priority to Employee well-being. Corporate governance has been the foundation of our success, shaping our journey to the present day. Ethical conduct is ingrained in our foundational business principles and lies at the core of our sustainable value creation model. At RCMS, we believe that sustainability and business success are not mutually exclusive but mutually reinforcing and we remain dedicated to shaping a future where both go hand in hand.								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Col. DAVID DEVASAHAYAM (DIN: 02154891) Chairman and Managing Director investorrelations@radiantcashlogistics.com (91)- 44 – 4904 4904								
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.	Col. DAVID DEVASAHAYAM (DIN: 02154891) Chairman and Managing Director investorrelations@radiantcashlogistics.com (91)- 44 – 4904 4904								

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	Y	Y	Y	Y	Y	Y	Y	Y	Y	A	A	A	A	A	A	A	A	A
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Y	Y	Y	Y	Y	Y	Y	Y	Y	A	A	A	A	A	A	A	A	A

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
	RCMS hasn't carried out any assessment /evaluation of the working of the policies by an external agency.								

1. 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)									
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)									Not Applicable
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.

At RCMS, we are committed to conducting business in full compliance with applicable laws and regulations while upholding the highest standards of ethics, integrity, and transparency. We strive to foster long-term trust with all stakeholders, including customers, employees, regulators, investors, and the general public. Our operations are guided by strong moral principles, and we actively promote a culture of integrity and accountability across the organization. Transparency and open communication are integral to our governance framework, providing stakeholders with clear insights into the company’s actions and decision-making processes. To reinforce these values, RCMS has established a comprehensive Code of Conduct applicable to its Board of Directors, Senior Management, and all employees, enabling them to perform their responsibilities with independence, objectivity, and ethical discipline. Our continued focus on ethical governance and responsible conduct enhances the company’s reputation and supports the creation of a sustainable, transparent, and value-driven business environment.

SDGs Impacted:



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	1	Updates on Regulatory Compliances	100%
Key Managerial Personnel	2	1. Leadership Skills 2. Prevention of Sexual Harassment	100%
Employees other than BoD and KMPs	19	1. Prevention of Sexual Harassment awareness 2. Leadership Skills 3. Fire Drill and Fire safety 4. System security 5. General Health awareness 6. Information technology training on IT security and other matters 7. Team collaboration and work professionalism 8. Time management 9. Operation essential training 10. Health and Safety 11. Sales Skills Training and Techniques Workshop	30%
Workers*			Not applicable

* RCMS does not have a workforce classified as workers.

Note: RCMS is committed to designing and rolling out comprehensive ESG focused training programs in a phased manner, aimed at equipping employees with the knowledge and awareness needed to align their roles with the Company’s broader sustainability goals and commitment to responsible business conduct.



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 INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)

Penalty/ Fine

Settlement There are no material fines/ penalties/ settlements with the statutory authorities during FY 2024-25.

Compounding fee

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

Imprisonment

Nil

Nil

Nil

Nil

Punishment

Nil

Nil

Nil

Nil

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

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

Yes, RCMS is committed to upholding the highest standards of ethics and integrity across all its business activities. The company maintains a zero-tolerance policy towards bribery and corruption and is dedicated to conducting all business dealings in a fair, transparent, and responsible manner. RCMS has implemented internal controls and governance mechanisms to prevent, detect, and address any form of corrupt practices. The policy applies to all employees, directors, and business partners, reinforcing our commitment to ethical conduct and compliance with applicable anti-corruption laws. Through continued awareness, monitoring, and enforcement, the company ensures that its operations remain aligned with its values of integrity and accountability.

Website Link: <https://www.radiantcashservices.com/wp-content/uploads/2023/08/Anti-Corruption-and-Anti-Bribery-Policy.pdf>

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	Nil	Nil
Employees	Nil	Nil
Worker*	Not applicable	Not applicable

* RCMS does not have a workforce classified as workers.

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

	FY 2024-25		FY 2023-24	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	Nil	Nil	Nil
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	Nil	Nil	Nil

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

Not Applicable.

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

	FY 2024-25	FY 2023-24
Number of days of accounts payable	5.19	2.90

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	Matrics	FY 2024-25	FY 2023-24
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	N.A.	N.A.
	b. Number of trading houses where purchases are made from	N.A.	N.A.
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	N.A.	N.A.
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	N.A.	N.A.
	b. Number of dealers / distributors to whom sales are made	N.A.	N.A.
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	N.A.	N.A.
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	31%	33%
	b. Sales (Sales to related parties / Total Sales)	0.49%	N.A.
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	92.4%	N.A.
	d. Investments (Investments in related parties / Total Investments made)	Nil	100%



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

As a trusted partner in financial transactions, RCMS continues to prioritize sustainability and safety in the delivery of its services. In line with our commitment to responsible business practices, we consistently strive for operational excellence by driving process efficiency, technological innovation, and risk mitigation. During the year, we enhanced our focus on sustainable operations through the adoption of digital and technology-led solutions that improve service security, reduce operational risks and downtime, and enable faster, more reliable access to cash. These initiatives have also supported the delivery of customized, high-quality service offerings to our clients, while minimizing environmental and resource impacts. RCMS remains committed to embedding sustainability into its core service delivery model, ensuring that efficiency, safety, and customer-centricity go hand in hand.

SDGs Impacted:



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 2024-25	FY 2023-24	Details of improvements in environmental and social impacts
R&D	Nil	Nil	Nil
Capex	0%	2.50%	Nil



2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)
 b. If yes, what percentage of inputs were sourced sustainably?

No. As a service-oriented organization, RCMS does not deal with physical goods or raw materials in its operations. Our procurement requirements are primarily limited to office infrastructure, administrative supplies, and IT-related equipment and services. While the scale of procurement is relatively minimal, we remain committed to adopting responsible sourcing practices wherever applicable by engaging with vendors who adhere to ethical, environmental, and regulatory standards.

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 as there are no manufacturing activities.

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



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

RCMS places the well-being of its employees at the core of its operations, recognizing that a safe, inclusive, and positive work environment is essential for long-term, sustainable business growth. The Company maintains a zero-tolerance policy against all forms of workplace harassment, discrimination, bullying, or intimidation, including sexual, physical, verbal, and psychological abuse. RCMS is committed to the holistic development of its workforce by offering regular training and skill enhancement programs, thereby fostering personal and professional growth. We strive to build a participative and inclusive workplace culture, where every employee's voice is valued. Through structured mechanisms for communication, consultation, and engagement, RCMS actively promotes safe and healthy working conditions across all its locations and remains focused on achieving zero occupational injuries and work-related ill-health. These efforts reinforce our dedication to upholding human dignity, fairness, and mutual respect in the workplace.

SDGs Impacted:



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	
		No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E/A)	No. (F)	% (F/A)
Permanent Employees											
Male	2096	-	-	1026	49%	NA	-	-	-	-	-
Female	450	-	-	10	2%	450	100%	NA	-	-	-
Total	2546	-	-	1036	41%	450	100%	-	-	-	-
Other than Permanent employees											
Male											
Female	Not Applicable										
Total											

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

Category	% of Workers covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E/A)	No. (F)	% (F/A)
Permanent Employees											
Male											
Female											
Total											
Other than Permanent Workers											
Male											
Female											
Total											

Note: RCMS does not have a workforce classified as Workers.

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	0.39%	0.36%

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

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%	Nil	Y	100%	Nil	Y
Gratuity	100%	Nil	Y	100%	Nil	Y
ESI	83%	Nil	Y	84%	Nil	Y
Others—please Specify	NA	NA	NA	NA	NA	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.

Yes. All facilities where differently abled individuals are employed are equipped with elevators/lifts to ensure seamless access across floors. RCMS is committed to fostering an inclusive work environment for differently abled individuals. The organization is continually assessing its infrastructure and operational practices to enhance accessibility.

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

Yes, RCMS is an equal opportunity employer

Weblink: <http://www.radiantcashservices.com/wp-content/uploads/2023/08/Equal-Opportunity-Policy.pdf>

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	FY 2024-25		FY 2023-24	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	NA	NA	NA	NA
Female	100%	75	80%	43%
Total	-	-	-	-

* RCMS does not have a workforce classified as Workers



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	Not Applicable
Other than Permanent Workers	Not Applicable
Permanent Employees	Yes. The Employees can address their grievances through the HR personnel or regional heads designated at each region. Escalations, if any required, can be raised to the HR Head at the Corporate Office of the Company.
Other than Permanent Employees	Not Applicable

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 (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)
Total Permanent Employees						
Male	2096	181	9%	2094	163	8%
Female	450	9	2%	410	12	3%
Total	2546	190	7%	2504	175	7%
Total Permanent Workers*						
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-
Total	-	-	-	-	-	-

* RCMS does not have a workforce classified as Workers

8. Details of training given to employees:

Category	FY 2024-25					FY 2023-24				
	Total (A)	On Health and safety measure		On Skill upgradation		Total (D)	On Health and safety measure		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C / A)		No. (E)	% (E/D)	No. (F)	% (F / D)
Employees										
Males	2096	150	7%	137	7%	2094	300	14%	45	2%
Females	450	106	24%	63	4%	410	173	42%	21	5%
Total	2546	256	10%	200	8%	2504	473	19%	66	3%

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

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	2096	1085	52%	2094	896	43%
Female	450	430	96%	410	384	93.66%
Total	2546	1515	60%	2504	1280	51%

10. Health and safety management system:

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

Yes. An occupational health and safety Management System has been implemented and covers all operational areas of the entity.

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

RCMS has processes for staff to report the work-related hazards and to remove themselves from such risks. The administration department conducts regular inspections for identifying / assessing risks and decides on a mitigation plan. It also takes feedback from the employees to identify risks if any

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

Not applicable.

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

No.

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	-	-
	Workers	-	-
Total recordable work-related injuries	Employees	-	-
	Workers	-	-
No. of fatalities	Employees	-	-
	Workers	-	-
High consequence work-related injury or ill-health (excluding fatalities)	Employees	-	-
	Workers	-	-

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

Fire extinguisher and Safety equipment's are provided at each floor at specific locations and are tested on its adequacy. Emergency Exit facility marked with well illuminated and clear signages are available for use in any exigency. Also, the premises have 24X7 Camera surveillance. We organise frequent fire drills to educate employees on the correct protocols in case of a fire. Moreover, we've implemented preventive measures against seasonal illnesses like the flu by providing hand sanitizers and temperature guns at all our work locations, and we require symptomatic employees to wear masks.

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

	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	-	Nil	Nil	-
Health & Safety	Nil	Nil	-	Nil	Nil	-

14. Assessments for the year:

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

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.

None Required



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

RCMS firmly believes that active stakeholder engagement is essential to the organisation’s long-term success. The company is committed to creating sustained value for all its stakeholders, including investors, customers, suppliers, employees, value chain partners, communities, regulatory bodies, and policymakers. A dedicated Stakeholders Relationship Committee is in place to address and resolve shareholder grievances in a timely and transparent manner. RCMS prioritises continuous and constructive dialogue with stakeholders to strengthen trust, align expectations, and drive mutual growth. By fostering meaningful stakeholder relationships, the company enhances its reputation, ensures operational resilience, and contributes to its overall financial and social performance.

SDGs Impacted:



Essential indicators

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

Any individual or group of individuals or institutions that adds value to the business chain of the corporation or is materially affected by entity’s decision is identified as a core stakeholder. At present, the given stakeholder groups identified have immediate impact on the operations and working of the company. The Company has a Stakeholders Relationship Committee to protect the interest of all the shareholders of the Company and RCMS recognizes both, internal stakeholder (which includes employees and leadership), and external stakeholder (which includes regulators, investors, suppliers, customers, and community). At RCMS, we recognize stakeholder engagement as an integral part of our operations. We strive to create long-term sustainable value for all our stakeholders including employees, customers, investors, suppliers, and communities. To do so, we regularly engage and collaborate with our stakeholders to develop an understanding of their needs and expectations

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	<ul style="list-style-type: none"> - Email - SMS - Training - Programmes - Meetings - Notice Board - Website - Regular Employee Communication Forums 	On a regular basis	<ul style="list-style-type: none"> - Code of Conduct - Vision of the organization. - Business update - Employee benefits - Equal opportunities - Recognition - Learning and development - Safety and well-being - Performance review and career development
Customers	No	<ul style="list-style-type: none"> - Email - SMS - Mobile App - Corporate Meetings - Corporate Website - Company representatives 	On a regular basis	<ul style="list-style-type: none"> - Customer feedback - Resolution of their queries - Advertising - New Service Offerings

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
Investors / Shareholders	No	- Email - SMS - Newspaper, Advertisement - Annual General Meetings - Notice Board - Corporate Website - Disclosures to stock exchanges	Quarterly, Annual, Need Based	- Long-term value creation - Dividends - Familiarising the shareholders on the Business - Financial/Operating performance
Value Chain Partner	No	- Email - SMS - Community Meetings - Notice Board - Website	On a need basis	- Safety Training - Economic aspects of the business
Community	Yes	- Community events - Awareness sessions	On a regular basis	- Community Development



PRINCIPLE 5: Businesses should respect and promote human rights

Human rights continue to be a core value at RCMS, forming an integral part of our business ethos. We are committed to conducting our operations with the highest standards of ethics and professionalism while ensuring full compliance with all applicable human rights regulations. RCMS has established policies to uphold and protect the rights of both internal and external stakeholders. We do not support or engage in any form of child labour, forced labour, or discrimination based on gender, caste, religion, disability, or any other identity, and we respect the right to freedom of association and collective bargaining. In the current year, RCMS has further strengthened its commitment by conducting awareness programmes on human rights for employees and vendors, and by enhancing grievance redressal mechanisms to address concerns in a timely and fair manner. Our practices remain aligned with national laws and global human rights principles, reflecting our ongoing commitment to responsible and inclusive business conduct.

SDGs Impacted:



Essential indicators

1. Employees 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	2546	325	13%	2504	473	19%
Other than permanent	-	-	-	-	-	-
Total Employees	2546	325	13%	2504	473	19%



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										
Male	2096	820	39%	1276	61%	2094	852	41%	1242	59%
Female	450	178	39%	272	61%	410	150	37%	260	63%

* RCMS does not have a workforce classified as workers.

3. Details of remuneration/salary/wages

a. Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category (in Million rupees per annum)	Number	Median remuneration/ salary/ wages of respective category (In Million Rupees per annum)
Board of Directors (BoD)	4	0.74	2	2.09
Key Managerial Personnel (KMP)*	6	5.63	1	3.6
Employees other than BoD and KMP	2090	0.21	449	0.19
Workers**	-	-	-	-

*KMP includes two executive directors viz. Chairman & Managing Director and Whole-Time Director of the company

** RCMS does not have a workforce classified as workers.

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

	FY 2024-25	FY 2023-24
Gross wages paid to females as % of total wages	15%	15%

*Median has been calculated without considering total provisions pertaining to all the employees which cannot be identified to an individual employee

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.

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

RCMS remains committed to upholding and promoting human rights across all aspects of its operations. The Company enforces a zero-tolerance policy towards child labour, forced labour, and any form of harassment, while actively supporting the right to freedom of association and collective bargaining. It fosters a culture of open communication and encourages stakeholders to raise concerns related to human rights without fear of retaliation. Any aggrieved employee or stakeholder may approach the designated HR personnel at the respective regional offices for redressal. The Internal Grievance Redressal Policy, Whistle Blower Policy, and Prevention of Sexual Harassment (POSH) Policy together form a robust framework for addressing grievances related to human rights. These mechanisms ensure that all complaints are handled confidentially, fairly, and in a timely manner. During the reporting year, RCMS also conducted awareness sessions to enhance understanding of human rights and related grievance procedures. The Company's policies and day-to-day practices reflect its ongoing commitment to safeguarding human rights and ensuring ethical conduct in all stakeholder interactions.

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

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

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

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

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

At RCMS, we remain committed to fostering an inclusive and unbiased work environment where all employees are treated with dignity, fairness, and respect. The Company upholds a zero-tolerance policy towards any form of discrimination or harassment and promotes a culture of equality and mutual respect. Employees are encouraged to report any instances of discrimination or harassment to the designated HR personnel at the respective regional offices, who serve as the first point of contact for grievance redressal. In matters related to the Prevention of Sexual Harassment (POSH), a duly constituted and trained Internal Complaints Committee is in place to address concerns in a prompt, impartial, and sensitive manner. RCMS ensures complete confidentiality of the complainant's identity and handles all cases with discretion, in line with established policies. The Company continues to strengthen awareness through regular sensitisation sessions and remains fully committed to protecting the rights and wellbeing of all its employees.

9. Do human rights requirements form part of your business agreements and contracts?

No

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%*
Others – please specify	-

*RCMS internally monitors compliance with all the relevant laws and policies pertaining to these issues. There have been no observations by local statutory/third parties in India during the FY 2024-25

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

Not Applicable.



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

RCMS is committed to protecting nature by promoting the efficient use of resources, reducing emissions, and minimizing waste across all operations. The Company strives to deliver its services in a manner that limits environmental impact while safeguarding the health and safety of employees, communities, and customers. In line with its commitment to sustainability, RCMS continuously seeks opportunities to improve its environmental performance through process optimization, awareness initiatives, and the adoption of cleaner and more resource-efficient practices. The Company also explores innovative solutions that support long-term resource conservation and contribute to reducing its ecological footprint. RCMS remains fully compliant with applicable environmental regulations and continues to integrate environmental considerations into its operational and strategic decision-making.

SDGs Impacted:



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		
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)	-	-
From non-renewable sources		
Total electricity consumption (D)	3373 GJ	2971 GJ
Total fuel consumption (E)	57962 GJ	47314 GJ
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D+E+F)	61335 GJ	50285 GJ
Total energy consumed (A+B+C+D+E+F)	61335 GJ	50285 GJ
Energy intensity per rupee of turnover (Total energy consumed / Turnover in million rupees)	15.18	13.08
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)# (Total energy consumed / Revenue from operations adjusted for PPP) (GJ/ Million USD)	315.70	292.92
Energy intensity in terms of physical output	NA	NA
Energy intensity in terms of Full Time Employee (GJ/ Full Time Employees)	24.18	20.08

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

#The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published by the International Monetary Fund (IMF) - for India. For the years ended March 31, 2025 and March 31, 2024, it is 20.66 and 22.40, respectively.

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. Considering the nature of business of RCMS, the company does not have any sites/facilities categorised as Designated Consumers (DCs) under the Government of India's Performance, Achieve and Trade (PAT) Scheme.

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

Parameter	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)		
(i) Surface water		The organization's water utilisation is limited to human consumption and sanitation. RCMS intends to start tracking their water consumption to monitor and record the organization's water usage, helping to promote water conservation efforts and enhance sustainability practices.
(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 (Total water consumption / Revenue from operations)		
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)		
Water intensity in terms of physical output		
Water intensity (optional) – the relevant metric may be selected by the entity		

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

No

4. Provide the following details related to water discharged:

Parameter	FY 2024-25	FY 2023-24
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		The organization's water utilisation is limited to human consumption and sanitation. RCMS intends to treat the wastewater and reuse the organization's treated wastewater, helping to promote water conservation efforts and enhance sustainability practices.
- 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.

No

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

No

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

Parameter	Please specify unit	FY 2024-25	FY 2023-24
NOx	Kg	47487.85	38649.12
SOx	Kg	19.79	16.03
Particulate matter (PM)	Kg	2499.36	2034.16
Persistent organic pollutants (POP)	NA	NA	NA
Volatile organic compounds (VOC)	NA	NA	NA
Hazardous air pollutants (HAP)	NA	NA	NA
Others – please specify	NA	NA	NA

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

No



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

Parameter	Please specify 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	4256.87	3416.64
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	670.78	590.92
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 Million	1.22	1.04
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)* (Metric tonnes of CO ₂ equivalent / Million USD)	Metric tonnes of CO ₂ equivalent / Million USD	25.13	23.34
Total Scope 1 and Scope 2 emission intensity in terms of physical output		NA	NA
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	Metric tonnes of CO ₂ equivalent/ Full Time Employee	1.94	1.60

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

No

*The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published by the International Monetary Fund (IMF) - for India. For the years ended March 31, 2025 and March 31, 2024, it is 20.66 and 22.40, respectively.

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

No.

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)	No E-waste is generated as most of the electronic appliances are on hire.	No E-waste is generated as most of the electronic appliances are on hire.
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	No waste reported as the batteries used are on hire	No waste reported as the batteries used are on hire
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	-	-
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	-	-

Parameter	FY 2024-25	FY 2023-24
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

*Currently the company does not have a waste management system in operation. However, we are actively working towards establishing waste management practices, which are expected to be implemented in the near future reflecting their commitment to environmental sustainability and responsible waste disposal.

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.

Wastes are disposed of through authorised recyclers and through the waste collection and disposal mechanism of the State Govts.

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.
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We do not have offices around the specified sensitive areas and hence no approvals/ clearances have been sought.

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
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Not applicable

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
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Yes, the Company is fully compliant with the applicable environmental law / regulations / guidelines in the places where we operate



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

RCMS recognises the importance of responsible and transparent engagement when it comes to influencing public and regulatory policy. We understand that transparency builds trust, fosters credibility, and allows stakeholders to make informed decisions. As a responsible organisation, we are promoting the use of digital payment solutions, ensuring safe and seamless cash transfers and nurturing a friendly environment for the cash management service companies to thrive. RCMS firmly believes it is important to align with the industry consortiums, engage with regulators and policymakers and stress on the significance of cash management services in aiding financial transactions

SDGs Impacted:



Essential indicators

1. a. **Number of affiliations with trade and industry chambers/ associations – 1**
- 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	Cash Logistics Association (CLA)	CLA is an Industry alliance, comprising entities located in India, that operate in ATM cash management, cash delivery and pick-up and inter-branch, intercity bulk cash movement, etc.

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
Not Applicable		



PRINCIPLE 8: Businesses should promote inclusive growth and equitable development

RCMS firmly believes that sustainable business success goes hand in hand with creating an environment where everyone can thrive. RCMS understands its responsibility towards the communities and undertakes several socio-economic initiatives for the betterment of the underprivileged. The CSR initiative covers areas like Mid-day meals for poor & destitute to eradicate hunger, poverty, and malnutrition, Promoting education, etc.

SDGs Impacted:



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
Not applicable					

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

S. No	Name of Project for which R&R is ongoing	State	District	No. of project Affected families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (in INR)
Not Applicable						

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

The CSR Activities of the Company are carried out through our CSR arm -Radiant Foundation and other implementing agencies. Hence grievances if any, from the Community with respect to the CSR activities are also addressed by them. The grievances of the community can also be communicated through the Company's email ID. The CSR activities of the company are implemented and monitored by the CSR committee.

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*	87%	82%
Directly from within India	100%	100%

*RCMS is in a service oriented business and hence the sources are pertaining to service offerings availed for our business operations.

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

Location	FY 2024-25	FY 2023-24
Rural	Not Available	Not Available
Semi-Urban		
Urban		
Metropolitan		

(Places are categorized as per RBI Classification System – rural / semi-urban / urban / metropolitan)



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

RCMS firmly believes that our success is built on the trust and satisfaction of our customers. RCMS is a service-oriented organization and prioritise delivering high quality services that are reliable, secure and tailored to meet the customer specific requirements. We take the responsibility and implement stringent measures to protect customer data and privacy. We promptly respond to all queries and handle complaints in a fair and responsible manner. As a cash management service company, we guarantee security and protection of consumer funds, transparent and fair practices, efficient cash handling and ensure compliance with regulatory requirements

SDGs Impacted:



Essential indicators

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

The Company has a dedicated Customer Relations (“CR”) Team to receive and respond to the Customer Complaints and Feedbacks. Each of our customers are provided with a direct line to respective CR Team members, who are capable of addressing any issues of our service. The TAT for resolving each customer complaints are fixed and adhered to during the FY.

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

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



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

	FY 2024-25			FY 2023-24		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	-	-		-	-	
Advertising	-	-		-	-	
Cyber-security	-	-		-	-	
Delivery of essential services	-	-		-	-	
Restrictive Trade Practices	-	-		-	-	
Unfair Trade practices	-	-		-	-	
Other	594	-	The complaints received were service related and the same were redressed in a time bound manner	477	-	The complaints received were service related and the same were redressed in a time bound manner

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

	Number*	Reasons for recall
Voluntary recalls	Nil	Not Applicable
Forced recalls	Nil	Not Applicable

*The company is a service-oriented entity. Therefore, there are no instances of product recalls on account of safety issues.

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. RCMS has an Information security policy covering cyber security and is approved by the management of the company.

Website link: <https://www.radiantcashservices.com/corporate-governance/>

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

Nil

7. Provide the following information relating to data breaches:

a. Number of instances of data breaches

Nil

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

Nil

c. Impact, if any, of the data breaches

Nil