

Date: June 05, 2026

To,

Secretary
Listing Department
BSE Limited
Department of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai-400001

National Stock Exchange of India Ltd
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra – Kurla Complex,
Bandra (E),
Mumbai – 400 051

BSE Scrip Code: 539199

NSE Symbol: SGFIN

Dear Sir/Madam,

Sub: Business Responsibility and Sustainability Report (BRSR) for FY 2025-26

Pursuant to Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and other applicable regulations, as amended from time to time, please find enclosed herewith Business Responsibility and Sustainability Report (BRSR) of the Company for Financial Year 2025-26, which also forms part of the Annual Report of the Company for Financial Year 2025-26.

The same will be available on the Company's website i.e., www.sgfinserve.com

Kindly take the same in your record.

Yours sincerely,

For **SG Finserve Limited**

Kush
Mishra
Digitally signed
by Kush Mishra
Date: 2026.06.05
19:43:55 +05'30'

Kush Mishra
Company Secretary and Compliance Officer
M. No. A62001

SG Finserve Limited

(CIN: L64990DL1994PLC057941)

Regd. Office: 37, Hargobind Enclave, Vikas Marg, East Delhi, Delhi-110092, Ph.: 0120-4041 400

Corporate Office: - 35-36 Kaushambi, Near Anand Vihar Terminal, Ghaziabad, Uttar Pradesh - 201010

E-mail: info@sgfinserve.com, Website: www.sgfinserve.com

Business Responsibility & Sustainability Report



About Us

SG Finserve Limited is a non-banking financial company (NBFC) committed to enabling inclusive and responsible financial growth. The Company focuses on providing tailored financial solutions to underserved and emerging customer segments, supporting individuals and small businesses in achieving their economic aspirations.

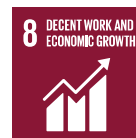
With a strong emphasis on ethical governance, transparency, and customer-centricity, SG Finserve aims to bridge the credit gap through innovative financial products and efficient service delivery. The Company continues to strengthen its operational capabilities while maintaining a balanced approach to risk management and long-term value creation.

Sustainability

At SG Finserve, sustainability is not an afterthought it's a fundamental responsibility we embed in every aspect. Sustainability is embedded within the core of our business philosophy, ensuring that financial growth is pursued in a manner that is responsible, inclusive, and aligned with environmental, social, and governance principles. As a financial institution, the Company recognises that while its direct environmental footprint may be limited, its indirect influence through operations, financing decisions, and stakeholder engagement is significant. Accordingly, SG Finserve actively promotes digital financial services to minimise paper consumption and enhance operational efficiency, while encouraging responsible use of resources across all its offices and functions.

On the social front, SG Finserve is committed to fostering inclusive growth and contributing to the well-being of its stakeholders. The Company works towards expanding access to financial services for underserved and unbanked communities, thereby supporting economic empowerment and financial inclusion. It actively promotes entrepreneurship and the growth of small businesses by providing accessible and tailored financial solutions. Internally, SG Finserve emphasises employee well-being by fostering a safe, inclusive, and diverse workplace that ensures equal opportunity, professional growth, and fair treatment for all employees. In addition, the Company engages in community development initiatives aimed at creating a positive and lasting social impact.

Strong governance forms the foundation of our sustainability framework. The Company adheres strictly to all applicable regulatory requirements and upholds the highest standards of ethical conduct in its operations. It maintains transparency through robust disclosure practices and ensures accountability through well-defined governance structures. Comprehensive risk management and compliance systems are implemented to identify, assess, and mitigate potential risks effectively. We follow a zero-tolerance approach towards corruption, bribery, and any form of unethical behaviour, reinforcing trust among its stakeholders and ensuring long-term sustainable value creation.



Message from the CEO



At SG Finserve, the way we define growth is evolving. It is no longer only about expanding our portfolio, but about how responsibly and inclusively we grow. This perspective shapes the choices we make every day from how we serve our customers to how we operate as an organisation.

In recent years, we have consciously moved towards a more efficient and digitally driven model. This shift is improving accessibility for our customers while also helping us reduce operational dependencies such as excessive paper usage. At the same time, we are becoming more aware of how our financing decisions can influence broader environmental outcomes, and we are gradually incorporating this thinking into our approach.

Our strongest impact continues to be on the social front. Every loan we provide has the potential to support a livelihood, strengthen a small business, or enable financial independence. This responsibility drives our focus on reaching underserved segments and ensuring that our services remain accessible, fair, and relevant. Internally, we are equally focused on building a workplace where people feel valued, supported, and given equal opportunities to grow.

What anchors all of this is a strong governance culture. In a sector built on trust, consistency in ethical conduct and transparency is essential. We have continued to strengthen our internal systems, ensuring that accountability, compliance, and responsible decision making remain at the core of our operations.

As we look ahead, our focus is on deepening these efforts rather than expanding them superficially. We aim to build a business that is not only financially strong but also responsible in its intent and consistent in its actions.

Vinay Gupta
Chief Executive Officer
SG Finserve Limited

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity	L64990DL1994PLC057941
2. Name of the Listed Entity	SG Finserve Limited
3. Year of Incorporation	1994
4. Registered Office Address	37, Hargobind Enclave, Vikas Marg, East Delhi, Delhi-110092
5. Corporate Office Address	35-36, Kaushambi, Near Anand Vihar Terminal, Ghaziabad, Uttar Pradesh-201010 (India)
6. E-mail id	compliance@sgfinserve.com
7. Telephone	0120-4041400
8. Website	www.sgfinserve.com
9. Financial year for which reporting is being Done	FY2026 (1st April 2025 to 31st March 2026)
10. Name of the Stock Exchange(s) where shares are listed	Bombay Stock Exchange Ltd. (BSE) National Stock Exchange of India Ltd. (NSE)
11. Paid up Capital (INR)	₹65,26,72,220/-
12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Mr. Kush Mishra Company Secretary and Compliance Officer +91 9650228380 kush.mishra@sgfinserve.com
13. Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together)	The disclosures in this report have been prepared on a standalone basis, as the Company does not have any subsidiaries as on the reporting date.
14. Name of assessment or assurance provider	NA
15. Type of assessment or assurance obtained	NA

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.	Financial Services	64920 - Other Credit Granting	100%

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

S. No.	Product/Service	NIC Code	% of total Contributed Turnover
1.	Financial Services	64920	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	Nil	2 (Registered office and Corporate office)	2
International	Nil	Nil	Nil

19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	30
International (No. of Countries)	Nil

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

Nil

c. A brief on types of customers

At SG Finserve, we cater to a diverse client base comprising dealers, distributors, vendors, and retailers. Our business model is strategically anchored in partnerships with large corporate entities that operate extensive vendor and distribution ecosystems. Within these networks, we provide secured/unsecured financing solutions to vendor and distribution partners, facilitating efficient and seamless supply chain operations. Through our customised financial offerings, we aim to enhance working capital efficiency, enable business expansion, and support the growth of the MSME sector, while contributing to the development of a resilient and inclusive corporate ecosystem through innovative financial services. The company has also successfully commercialised its Factoring business in March 2026, following RBI approval, which allows for expansion into broader B2B trade segments.

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

S. No.	Particulars	Total (A)	Male		Female	
			No.(B)	%(B/A)	No.(C)	%(C/A)
EMPLOYEES						
1.	Permanent (D)	76	56	74%	20	26%
2.	Other than Permanent (E)	0	0	0%	0	0%
3.	Total employees (D + E)	76	56	0%	20	26%
WORKERS						
4.	Permanent (F)	0	0	0	0	0
5.	Other than Permanent (G)	0	0	0	0	0
6.	Total workers (F + G)	0	0	0	0	0

*Note: The Company does not have any workers, as defined under the Guidance Note on Business Responsibility and Sustainability Reporting (BRSR).

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)	0	0	0%	0	0%
2.	Other than Permanent (E)	0	0	0%	0	0%
3.	Total (D + E) employees	0	0	0%	0	0%
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	0	0	0%	0	0%
5.	Other than Permanent (G)	0	0	0%	0	0%
6.	Total workers (F+ G)	0	0	0%	0	0%

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No.(B)	%(B/A)
Board of Directors	6	1	17%
Key Management Personnel	3	0	0%

22. Turnover rate for permanent employees and workers

	Turnover rate FY 2025-26			Turnover rate FY 2024-25			Turnover rate FY 2023-24		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	53.61%	32.43%	47.76%	13.70%	3.4%	17.1%	16.67%	11.76%	15.38%
Permanent Workers	0%	0%	0%	0%	0%	0%	0%	0%	0%

V. Holding, Subsidiary and Associate Companies (including joint ventures)**23. (a) Names of holding / subsidiary / associate companies / joint ventures**

This is not applicable, as the Company does not have any holding, subsidiary, associate, or joint venture entities.

VI. CSR Details

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

(ii) Turnover (in Rs.) - ₹3,33,41,27,584 (FY 2025-26)

(iii) Net worth (in Rs.) - ₹14,60,22,18,180 (As on 31st March'26)

VII. Transparency and Disclosures Compliances

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

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

No complaints were received by the Company during FY 2025-26 and FY 2024-25 across any of the reporting categories.

*Complaints or grievances from communities and value chain partners are addressed by the respective departments on a case-to-case basis.

** The Company has designated a dedicated email ID, compliance@sgfinserve.com, for shareholders to register their grievances or complaints. The Board has constituted various Committees of Directors, each vested with appropriate authority to address specific matters and ensure their timely resolution. The Stakeholders' Relationship Committee is primarily responsible for addressing investor and shareholder grievances.

*** Details pertaining to the grievance redressal mechanism for employees are provided under Principle 3, Point No. 6. Further, the mechanisms for receiving and addressing consumer complaints and feedback are covered under Principle 9, Point No. 1.

**** All relevant policies and grievance redressal mechanisms are available on the Company's website at www.sgfinserve.com.

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 implication)
1.	Cybersecurity and Data Protection	Risk	Breach of sensitive data may lead to financial loss, regulatory penalties, and reputational damage, impacting customer trust.	Implementation of strong cybersecurity frameworks, multi-factor authentication, encryption, regular audits, and employee awareness programs	Negative
2.	Talent Development and Employee Retention	Opportunity	Skilled and engaged employees enhance productivity, innovation, and reduce attrition related costs.	Continuous training programs, employee engagement initiatives, structured career development, and inclusive workplace practices.	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 implication)
3.	Regulatory Compliance and Corporate Governance	Risk	Non-compliance with regulations may result in penalties, legal consequences, and operational disruptions.	Strong internal controls, periodic compliance audits, policy reviews, and regular training on regulatory requirements.	Negative
4.	Digital Innovation and Transformation	Opportunity	Adoption of digital solutions improves efficiency, customer experience, and scalability of operations	Investment in fintech platforms, process automation, AI-driven analytics, and digital onboarding systems	Positive
5.	Financial Inclusion and Responsible Lending	Opportunity	Expanding access to credit strengthens MSMEs and promotes inclusive economic growth.	Development of tailored financial products, outreach to underserved segments, and responsible lending practices.	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. We have implemented following policies towards adopting National Guidelines on Responsible Business Conduct (NGRBC):

Principle P1	Principle P2	Principle P3
Transparency & Accountability	Product Responsibility	Employee Development
- Code of Conduct for Directors & Senior Management - Code of Conduct on Insider Trading - Whistle Blower Policy - Policy on determination of material events or information - Policy on Fit and Proper Criteria - RPT (Related Party Transactions) Policy - Ombudsman Scheme - Policy for enabling debenture holders to claim unclaimed interest or redemption amount	- Interest Rate Policy - Loan Charges - Penal Charges Policy - Digital Lending Policy	- Sexual Harassment Policy - Nomination & Remuneration Policy
Principle P4	Principle P5	Principle P6
Stakeholder Engagement	Human Rights	Environment Principle
- Ombudsman Scheme - Customer Education on SMA/NPA	- Sexual Harassment Policy - Code of Conduct for Directors & Senior Management	Digital Lending Policy
Principle P7	Principle P8	Principle P9
Public Advocacy	Digital Lending Policy	Customer Value
- Corporate Governance Policy - Code of Conduct for Directors & Senior Management - Inclusive Growth	Ombudsman Scheme	- Interest Rate Policy - Loan Charges - Penal Charges Policy - Digital Lending Policy - Customer Education on SMA/NPA - Ombudsman Scheme

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									
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.						NA			
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.						No			
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.						NA			
Governance, leadership, and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	The message from the CEO is presented at the beginning of this report.								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Chief Executive Officer								
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.	No								

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	Review was done by CEO									Annual								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non- Compliances	We ensure adherence to all applicable laws and regulations across the regions in which we operate. Compliance with statutory requirements is periodically reviewed by the Board, its committees, and the respective Functional Heads to ensure accountability and alignment with prevailing regulatory 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.

No, the assessment and evaluation of our policies are carried out internally as part of the Company's standard operating procedures and established business practices.

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								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

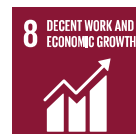
SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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



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

At SG Finserve, we are committed to upholding robust corporate governance practices and maintaining high standards of ethical conduct across our operations. Our Board of Directors has instituted comprehensive policies and codes of conduct that promote transparency, accountability, and integrity throughout the organisation. We have established a formal whistleblower mechanism and grievance redressal framework to ensure that concerns are addressed promptly and in an unbiased manner. Additionally, regular training and awareness programs on ethics and compliance are conducted for employees at all levels to reinforce these principles across the Company.



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	Percentage of persons in respective category covered by the awareness Programmes
Board of Directors	1	All Principles	100%
Key Managerial Personnel	1	All Principles	100%
Employees other than BoD and KMPs	Multiple Training Programs	Employees have been given training on Principle 1 and other Principle as applicable to their respective functional area	100%
Workers	NA	NA	NA

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

No fines, penalties, punishments, compounding fees, or settlement amounts were imposed or paid during the reporting period, either by the Company or by its directors or Key Managerial Personnel (KMPs).

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

Not applicable

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.

At SG Finserve, concerns related to anti-corruption and anti-bribery are addressed through a comprehensive framework comprising the Code of Conduct Policy, Code of Conduct for Directors and Senior Management Personnel, and the Vigil Mechanism. Together, these policies establish a structured approach to promoting ethical conduct, accountability, and integrity across all levels of the organisation.

The Code of Conduct Policy sets out the principles and standards expected from all employees, encouraging transparency and responsible business practices. The Code of Conduct for Directors and Senior Management further strengthen these expectations at the leadership level, emphasising their role in upholding integrity, ethical decision-making, and regulatory compliance.

The Vigil Mechanism serves as a secure and confidential platform for employees and stakeholders to report instances of unethical behaviour, suspected fraud, or violations of anti-corruption and anti-bribery provisions without fear of retaliation. It ensures that all such concerns are addressed in a timely, fair, and transparent manner through appropriate investigation processes.

All relevant policies are publicly available on the Company's website (www.sgfinserve.com), ensuring transparency and ease of access for stakeholders.

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

No Director, Key Managerial Personnel (KMP), or employee has been subject to any disciplinary proceedings or actions by law enforcement authorities in relation to allegations of bribery or corruption.

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

No complaints have been reported concerning any conflict of interest involving the Directors, Key Managerial Personnel (KMPs), or other employees.

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 2025-26	FY 2024-25
Number of days of accounts payables	18.58 days	6.68 days

9. Open-ness of business

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

Parameter	Metrics	FY 2025-26	FY 2024-25
Concentration of purchases*	a. Purchases from trading houses as % of total purchases	Nil	Nil
	b. Number of trading houses where purchases are made from	Nil	Nil
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	Nil	Nil
Concentration of Sales**	a. Sales to dealer/ distributors as % of total sales	Nil	Nil
	b. Number of dealers/ distributors to whom sales are made	Nil	Nil
	c. Sales to top 10 dealers/ distributors as % of total sales to dealers/ distributors	Nil	Nil
Share of RPTs in	a. Purchases (Purchases with related parties/ Total Purchases)**	1.24%	2.96%
	b. Sales (Sales to related parties / Total Sales)	Nil	Nil
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	1.35%	0.74%
	d. Investments (Investments in related parties / Total Investments made)	Nil	Nil

*Not applicable, as the nature of the Company's business does not involve the procurement of raw materials or input materials.

**Rent paid to related parties.



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

Although SG Finserve operates within the financial services sector and does not engage in the manufacture of physical products, we remain committed to delivering our services in a sustainable and responsible manner. The Company continuously strengthens its digital infrastructure to minimise environmental impact and promote paperless operations. Further, our IT systems are subject to periodic risk assessments to ensure robustness, security, reliability, and long-term sustainability of our operations



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.**

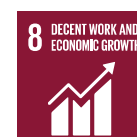
	Current Financial Year 2025-26	Previous Financial Year 2024-25	Details of improvements in environmental and social impacts
R & D	Not applicable, as it does not pertain to the nature of the Company's business operations.		
Capex			

- Does the entity have procedures in place for sustainable sourcing? (Yes/No)**
No
 - If yes, what percentage of inputs were sourced sustainably?**
Not Applicable
- 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 this is not relevant to the nature of the Company's business operations.
- 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, as it is not applicable to the nature of the Company's business.



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

We are committed to promoting the holistic well-being of our employees, encompassing their physical, mental, and ergonomic health. The Company provides a range of benefits, including health insurance coverage, access to occupational health services, and various wellness initiatives aimed at supporting overall employee health and productivity. We also emphasise preventive care and awareness through regular health-related programs and initiatives.



Our Human Resources team plays a proactive role in ensuring a safe and supportive workplace by conducting regular training sessions, including those focused on health, safety, and well-being. Periodic safety assessments and audits are undertaken to maintain a secure working environment. In addition, we are committed to fostering an inclusive and respectful workplace culture that promotes equal opportunity, dignity, and professional growth for all employees.

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	56	56	100%	56	100	NA	NA	-	-	-	-
Female	20	20	100%	20	100%	20	100%	-	-	-	-
Total	76	76	100%	76	100%	20	100%	-	-	-	-
Other than Permanent employees											
Male	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

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

Not Applicable

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

	FY 2025-26	FY 2024-25
Cost Incurred on well-being measures as a % of total revenue of the company	0.62%	0.69%

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

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

3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

Yes, the Company's corporate office is designed to be accessible to differently-abled employees and visitors, ensuring ease of movement and an inclusive environment.

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.

No, the Company does not currently have a formal Equal Opportunity Policy in place. However, SG Finserve remains committed to being an equal opportunity employer and ensures fair, unbiased, and non-discriminatory treatment of all individuals, irrespective of gender, caste, creed, colour, religion, disability, or sexual orientation.

The Company fosters an inclusive workplace culture where diversity is respected and equal opportunities are provided across all aspects of employment, including recruitment, training, and career progression. Further, SG Finserve is in the process of formalising an Equal Opportunity Policy in alignment with the provisions of the Rights of Persons with Disabilities Act, 2016, to further strengthen its commitment towards inclusivity, accessibility, and equitable workplace practices.

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

Not applicable, as no employee availed parental leave during the financial year under review.

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	Yes, the Company has established a robust grievance redressal mechanism through its Internal Complaints Committee (ICC) to ensure prompt and effective resolution of complaints raised by aggrieved individuals. The ICC is responsible for addressing cases of sexual harassment in accordance with applicable regulations and ensures that all complaints are handled in a timely, confidential, and impartial manner.
Other than Permanent Workers	
Permanent Employees	
Other than Permanent Employees	
Other than Permanent Workers	
Permanent Employees	The Committee is duly constituted and comprises the following members:
Other than Permanent Employees	Ms. Renu Rai (CPO)
	Ms. Tanya Kulshrestha (HR)
	Mr. Vinay Gupta (CEO)
	Mrs. Asha Anil Agarwal (Independent Director)
	The ICC is committed to upholding a safe, respectful, and inclusive workplace by ensuring that all complaints are addressed with due diligence and sensitivity.

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

The Company does not have any recognised employee associations or trade unions.

8. Details of training given to employees and workers:

Category	FY 2025-26					FY 2024-25				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Male	56	56	100%	56	100%	41	41	100%	41	100%
Female	20	20	100%	20	100%	17	17	100%	17	100%
Total	76	76	100%	76	100%	58	58	100%	58	100%

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

Category	FY 2025-26					FY 2024-25				
	Total (A)	No. (B)	% (B/A)	No. (C)	% (C/A)	Total (D)	No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Male	56	56	100%	56	100%	41	41	100%	41	100%
Female	20	20	100%	20	100%	17	17	100%	17	100%
Total	76	76	100%	76	100%	58	58	100%	58	100%

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 of such a system?

No, this is not applicable considering the nature of the Company's business. However, SG Finserve remains committed to fostering a strong culture of safety across its offices and places high priority on the health and well-being of its employees.

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

Not applicable, as it is not relevant to the nature of the Company's business operations.

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

Not applicable, as it does not relate to the nature of the Company's business activities.

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

Yes, at SG Finserve, we prioritise the holistic well-being of our employees, encompassing their mental, physical, and ergonomic health, along with safety beyond the workplace. Our approach includes providing health insurance coverage and access to occupational health services, reflecting our commitment to fostering a safe, supportive, and healthy work environment.

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

No safety-related recordable incidents were reported during FY 2025–26 and FY 2024–25.

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

*Including in the contract workforce

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

The Human Resources Department of the Company is entrusted with overseeing and promoting health and safety practices across the workplace. Its responsibilities include conducting regular inspections to ensure that safety, hygiene, and sanitation standards are consistently maintained across the premises. The department is also responsible for identifying, assessing, and documenting any potential hazards, and ensuring that appropriate corrective measures are implemented in a timely manner.

In addition, the HR team organises periodic internal training sessions and awareness programs to educate employees on workplace safety, emergency preparedness, and best practices. It also ensures that all firefighting equipment is regularly inspected, well-maintained, and readily operational at all times.

The department conducts monthly safety reviews and coordinates with designated safety heads or responsible personnel to evaluate existing safety measures and identify areas for improvement. Furthermore, it actively promotes a culture of shared responsibility, encouraging employees to take ownership of their own safety while being mindful of the well-being of their colleagues.

To ensure effective communication, the HR team disseminates relevant health and safety information through multiple channels, including meetings, emails, and notice boards, thereby fostering a safe, informed, and proactive work environment.

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

	FY 2025-26			FY 2024-25		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
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%

The assessments are conducted internally as an integral part of the Company's ongoing business operations.

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.

Not applicable, as no recordable safety-related incidents have been reported, and no material risks or concerns have been identified through the assessment of health and safety practices or working conditions.



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



At SG Finserve, we actively engage with a wide range of stakeholders, including employees, customers, investors, regulators, and the broader community, through multiple structured channels such as meetings, surveys, emails, and formal feedback mechanisms. These engagements are designed to facilitate open dialogue, understand stakeholder expectations, and address concerns in a timely and effective manner.

Stakeholder inputs play a critical role in shaping our strategic priorities, risk management approach, and overall business decisions. We systematically evaluate feedback received from stakeholders and integrate relevant insights into our policies, processes, and operational practices to enhance value creation and long-term sustainability.

The Company maintains a transparent and structured communication framework to ensure the timely dissemination of relevant, accurate, and consistent information. This approach strengthens stakeholder trust, fosters accountability, and supports informed decision-making across all levels of the organisation.

Essential Indicators

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

At SG Finserve, we believe in building strong, trust-based relationships with our stakeholders. We view their expectations and concerns as valuable inputs and we are committed to fostering strong, trust-based relationships with our stakeholders and recognise their expectations and concerns as critical inputs in shaping our business decisions and long-term growth strategy. We actively engage with a diverse set of stakeholders, including employees, customers, suppliers, bankers, investors, analysts, shareholders, regulatory authorities, and the communities in which we operate. Their perspectives are systematically considered to enhance our responsiveness, strengthen stakeholder confidence, and support sustainable value creation.

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

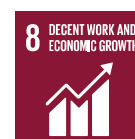
Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	No	Website, Customer Feedback Survey, Customer Meetings	Ongoing basis/ Annually	- Pricing and quality of services - Customer Satisfaction
Employees	No	Website, Intranet, Email Communications, Notice Boards, Trainings, Meetings, Annual Performance Review, Employee Survey Feedback	Ongoing basis	- Employee performance - Employee Satisfaction - Work-life balance - Professional development - Working condition - Company culture
Community, NGOs	Yes	Interaction with the beneficiaries (community meetings), Implementing partners, Corporate Social Responsibility engagements	Ongoing basis	Welfare of the Community

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Investors, Shareholders & Analysts	No	Investor Grievance Redressal mechanism, Designated Email ID, AGM, Investor meets, Newspaper Publications	Annually / Quarterly / Need basis	- Updating on Business Strategies - Grievance Redressal - Review of Company's Performance
Regulatory Bodies	No	Compliance Reports, Email, personal meetings, calls etc.	Ongoing basis	Compliance with the law of the land
Supplier	No	Email Communication, Supplier Grievance redressal mechanism	Ongoing basis	Query resolution & grievance redressal Timely payments of invoices



Businesses should respect and promote human rights.

We are committed to upholding human rights and have embedded related principles into our policies and operations. Our HR Head oversees the implementation and monitoring of human rights practices. Any concerns related to human rights are addressed promptly through our grievance redressal framework. We are also working toward incorporating human rights clauses in our agreements and contracts.



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 2025-26			FY 2024-25		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of / employees' workers covered (D)	% (D/C)
Permanent	56	56	100%	41	41	100%
Other than permanent	20	20	100%	17	17	100%
Total Employees	76	76	100%	58	58	100%

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

Category	Total (A)	FY 2025-26				Total (D)	FY 2024-25			
		Equal to Minimum Wage		More than Minimum Wage			Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Permanent										
Male	56	0	0%	56	100%	41	0	0%	41	100%
Female	20	0	0%	20	100%	17	0	0%	17	100%
Other than Permanent										
Male	Not Applicable									
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)	5	0	1	0
Key Managerial Personnel	3	8000000	-	-
Employees other than BoD and KMP	53	1000000	20	625002
Workers	-	-	-	-

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

	FY 2025-26	FY 2024-25
Gross wages paid to female as %age of total wages	13%	16%

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

Yes, the Head of Human Resources serves as the central point of contact for overseeing and addressing any human rights-related impacts or issues that may arise as a result of the company's operations or business activities.

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

The details of our grievance redressal mechanism related to human rights issues are provided under Principle 3, point no. 6.

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

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

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

	FY 2025-26	FY 2024-25
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	NA	NA
Complaints on POSH upheld	NA	NA

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

All members of the Company, including the Board of Directors, senior management, and employees, are strictly prohibited from engaging in any form of intimidation, coercion, or retaliatory action against individuals who, in good faith and without any malicious intent, raise concerns, file complaints, or provide information, testimony, or evidence under this Policy. The Company is committed to fostering a safe and transparent environment where individuals can report issues without fear of adverse consequences.

Retaliation in any form is considered a serious breach of the Company's ethical standards and will not be tolerated. Such actions may include, but are not limited to, acts of intimidation or coercion; disruption of an individual's work or the creation of a

hostile, offensive, or intimidating workplace environment; termination or dismissal from employment; denial of employment opportunities such as hiring, confirmation, or promotion; and any adverse changes in working conditions, responsibilities, or denial of employment-related benefits.

Note:

Any disciplinary or corrective action taken against an employee based on legitimate concerns related to performance, conduct, or business requirements, and which is unrelated to a complaint raised under this Policy, shall not be regarded as retaliation or a violation of this Policy.

The Company encourages individuals who believe they have experienced or witnessed any form of retaliation to promptly report such incidents. Concerns may be raised with the Presiding Officer of the Internal Complaints Committee (ICC) through the designated official communication channels, or directly with the external ICC member via the specified contact details. All such complaints will be addressed with due confidentiality, impartiality, and in accordance with established procedures directly at whistle.blower@sgfinserve.com.

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

No, the Company does not currently have such provisions in place. However, the Legal team is in the process of reviewing this aspect and is actively working towards incorporating human rights requirements into the Company's business agreements and contractual arrangements.

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	-

We have carried out the assessments internally as part of our business operations.

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.

Not Applicable



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

As a responsible corporate entity, our company is committed to minimising its environmental footprint. We adhere to all relevant environmental regulations governing our premises and operations, and we encourage stakeholders to do the same. Despite being a technology-focused firm with minimal environmental impact, we actively seek ways to optimise resource usage in our operations. This includes integrating environmentally friendly equipment such as energy-efficient technologies.



Essential Indicators

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

Parameter	FY 2025-26	FY 2024-25
From renewable resources		
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable resources (A+B+C)	-	-
From non - renewable resources		
Total electricity consumption (D)	387.43 GJ	285.34 GJ
Total fuel consumption (E)	189.55 GJ	183.54 GJ
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D+E+F)	-	-
Total energy consumed (A+B+C+D+E+F)	576.98 GJ	468.88 GJ
Energy intensity per rupee of turnover (Total energy consumption/ Revenue from operation)	1.73 GJ/Crore of turnover	2.74 GJ/Crore of turnover
Energy intensity per million USD of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP) *	3.57 GJ/ Million USD of PPP adjusted Turnover	5.66 GJ/Million USD of PPP adjusted turnover
Energy intensity in terms of physical Output	-	-
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

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

No, we have not undertaken any independent assessment, evaluation, or assurance by an external agency.

*Keeping in view the Industry Standards Note guidelines of SEBI for BRSR, we have considered the PPP conversion factor referring to the published figures of IMF for India i.e. 20.64 for FY 2025-26 and 20.66 for FY 2024-25. The reported figure is computed on USD basis as per the guidance of the Industry Standards Note.

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, the Company's facilities have not been designated 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 2025-26	FY 2024-25
Water withdrawal by source (in Kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	4380.0	5048.0
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	4380.0	5048.0
Total volume of water consumption (in kilolitres)	4380.0	5048.0
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	13.13 KL/Crores of Turnover	29.51 KL/Crores of Turnover
Water intensity per million USD of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)*	0.08KL/ Million USD of PPP adjusted Turnover	0.36 KL/ Million USD of PPP adjusted Turnover
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, we have not undertaken any independent assessment, evaluation, or assurance by an external agency.

*Keeping in view the Industry Standards Note guidelines of SEBI for BRSR, we have considered the PPP conversion factor referring to the published figures of IMF for India i.e. 20.64 for FY 2025-26 and 20.66 for FY 2024-25. The reported figure is computed on USD basis as per the guidance of the Industry Standards Note.

4. Provide the following details related to water discharged:

We do not track this as the water is used solely for human consumption and housekeeping purposes.

Parameter	FY 2025-26	FY 2024-25
Water discharged by destination and level of treatment (in kilolitres)		
(i) To Surface water		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(ii) To Groundwater	-	-
- No treatment	-	-
- With treatment – 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, we have not undertaken any independent assessment, evaluation, or assurance by an external agency.

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

No

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

No, we have not undertaken any independent assessment, evaluation, or assurance by an external agency.

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

This is not relevant to us, considering the nature of our business operations.

Parameter	Please specify unit	FY 2025-26	FY 2024-25
NOx	-	-	-
Sox	-	-	-
Particulate matter (PM)	-	-	-
Persistent organic pollutants (POP)	-	-	-
Volatile organic compound (VOC)	-	-	-
Hazardous air pollutants (HAP)	-	-	-
Others- please specify	-	-	-

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

No, we have not undertaken any independent assessment, evaluation, or assurance by an external agency.

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

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	13.9	13.6
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	76.4	57.6
Total Scope 1 and Scope 2 emissions intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO ₂ Equivalent / Crores of Turnover	0.2 TCO ₂ e / Crores of Turnover	0.4 TCO ₂ e / Crores of Turnover
Total Scope 1 and Scope 2 emission intensity per million USD of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)*	-	0.5 TCO ₂ e / Million USD of PPP adjusted Turnover	0.9 TCO ₂ e / Million USD of PPP adjusted Turnover
Total Scope 1 and Scope 2 emission intensity in terms of physical output	-	-	-
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

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

Y, Sustainability Actions Private Limited has done the assessment of our GHG data.

*Keeping in view the Industry Standards Note guidelines of SEBI for BRSR, we have considered the PPP conversion factor referring to the published figures of IMF for India i.e. 20.64 for FY 2025-26 and 20.66 for FY 2024-25. The reported figure is computed on USD basis as per the guidance of the Industry Standards Note.

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

We have equipped our offices with LED lighting to ensure optimal energy use and implemented sectional lighting to avoid electricity wastage in temporarily vacant areas. Additionally, we use VRV air conditioners to help reduce our overall energy consumption.

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

Parameter	FY2025-26	FY2024-25
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)- Used Oil	-	-
Other Non-hazardous waste generated (H). Please specify, if any. *	2.73	1.84
Total (A+B + C + D + E + F + G + H)	2.73	1.84

Parameter	FY2025-26	FY2024-25
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.0082 Tons / Crore of Turnover	0.0107 Crore of Turnover
Waste intensity per million USD of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)**	0.0169 Tons / Million USD of PPP adjusted Turnover	0.0222 Tons/ Million USD of PPP adjusted Turnover
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	2.73	1.84
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	2.73	1.84
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	-	-

*Other Non-Hazardous waste includes Paper, Plastic and Food waste. We ensure that all material is sent to recyclers or composters through authorised collectors.

**Keeping in view the Industry Standards Note guidelines of SEBI for BRSR, we have considered the PPP conversion factor referring to the published figures of IMF for India i.e. 20.64 for FY 2025-26 and 20.66 for FY 2024-25. The reported figure is computed on USD basis as per the guidance of the Industry Standards Note.

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.

N, we have not undertaken any independent assessment, evaluation, or assurance by an external agency.

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.

Environmentally responsible practices are integrated into the Company's operational culture, with employees encouraged to adopt measures such as recycling and reusing paper at their workstations to minimise waste generation. The Company ensures that all waste generated is disposed of through authorised recyclers. E-waste is handed over to authorised recyclers or collection agencies, while batteries and used oil are disposed of in compliance with applicable regulations through authorised vendors.

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:

No Company facilities are located in or in close proximity to ecologically sensitive areas.

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

The Company's operations do not fall within the scope of the Environmental Impact Assessment (EIA) Notification, 2006.

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:

Yes, at SG Finserve, we ensure compliance with all applicable environmental laws and regulations relevant to the nature and scope of our business operations.

PRINCIPLE 7

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

At SG Finserve, we maintain proactive and constructive engagement with industry associations, regulatory authorities, and relevant stakeholders in a transparent, responsible, and compliant manner. Our interactions are guided by established governance frameworks and ethical standards, ensuring that all engagements are conducted with integrity, accountability, and due diligence.

Any participation in policy advocacy or regulatory consultations is undertaken with the objective of contributing meaningfully to the development and strengthening of the financial services sector. We ensure that such engagements are aligned with applicable laws and regulations, are free from undue influence, and reflect a balanced and responsible perspective that supports sustainable and inclusive growth. Through these efforts, we aim to foster trust, enhance regulatory alignment, and contribute positively to the evolving financial ecosystem.



Essential Indicators

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

Nil

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

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

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

Not applicable, as we have not received any adverse orders related to anti-competitive conduct from regulatory authorities.

PRINCIPLE 8

Businesses should promote inclusive growth and equitable development.

We take a holistic approach toward the development of underprivileged groups in society by implementing Corporate Social Responsibility (CSR) programs. Our various CSR projects are first reviewed internally and approved by management, and then regularly monitored by the CSR committee. We track the progress of all approved CSR initiatives and evaluate their progress reports periodically. Our CSR Policy reflects our commitment to fostering inclusive growth and equitable development. At SG Finserve, we adopt a holistic and structured approach towards the development of underprivileged and vulnerable sections of society through our Corporate Social Responsibility (CSR) initiatives. Our CSR philosophy is centered on creating sustainable impact by addressing key social challenges and promoting inclusive growth and equitable development.



All CSR projects are identified based on community needs and are subject to a defined internal evaluation and approval process. Proposed initiatives are reviewed at the management level to ensure alignment with the Company's CSR objectives, regulatory requirements, and long-term social impact goals. Upon approval, these projects are implemented in a structured manner with clearly defined scope, timelines, and expected outcomes.

The CSR Committee of the Board plays a critical oversight role by regularly monitoring the implementation of approved projects. The Company tracks the progress of its CSR initiatives through periodic reviews and evaluates their effectiveness based on defined performance indicators and progress reports. This ensures accountability, transparency, and efficient utilisation of resources.

Our CSR Policy reflects our continued commitment to responsible business practices and underscores our focus on fostering inclusive growth, supporting community development, and contributing to equitable and sustainable socio-economic progress.

Essential Indicators

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

The requirement for conducting Social Impact Assessments (SIA) of projects was not applicable to the Company during FY 2025-26.

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

No projects involving Rehabilitation and Resettlement (R&R) were undertaken during FY 2025-26 or FY 2024-25.

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

At SG Finserve, we adopt a comprehensive and structured approach to support the development of underprivileged communities through our Corporate Social Responsibility (CSR) initiatives. All CSR projects are subject to a defined internal review process and receive management approval prior to implementation, ensuring alignment with the Company's objectives and regulatory requirements.

Approved initiatives are regularly monitored by the CSR Committee, which oversees their progress and ensures effective execution. The Company systematically tracks the performance of each project and conducts periodic evaluations to assess outcomes and impact.

Our CSR Policy reflects our ongoing commitment to responsible business practices and reinforces our focus on fostering inclusive growth and equitable development across the communities we serve.

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

Although the nature of the Company's business does not involve procurement of goods for further processing, we prioritise sourcing goods and services required for our operations from local small and medium enterprises (SMEs) that are registered with the Company, wherever feasible.

Additionally, we endeavour to engage local employees and service providers for manpower requirements to the extent possible, thereby contributing to local economic development and community empowerment.

	FY 2025-26	FY 2024-25
Directly sourced from MSMEs / small producers	NIL	NIL
Directly from within India	100%	100%

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

Location	FY 2025-26	FY 2024-25
Rural	0%	0%
Semi – Urban	0%	0%
Urban	0%	0%
Metropolitan	100%	100%

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



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

Customer-centricity is at the core of our operations at SG Finserve. We are committed to ensuring transparent communication, safeguarding data privacy, and promoting financial awareness through our products and services. The Company has established a robust and responsive grievance redressal mechanism, including a dedicated email ID for addressing customer complaints and concerns in a timely and effective manner.

No consumer complaints were received during FY 2025-26 and FY 2024-25. We continue to strengthen our service offerings by incorporating customer feedback and aligning our solutions with evolving market needs, thereby enhancing overall customer experience and satisfaction.



Essential Indicators

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

At SG Finserve, we recognise that delivering prompt and efficient customer service is essential for customer retention and sustained business growth. Effective resolution of customer grievances forms a key component of our service framework. Accordingly, the Company has established a structured grievance redressal mechanism, supported by a defined review process, to ensure timely resolution of complaints and to minimise recurrence of similar issues.

This policy has been formulated in accordance with the Reserve Bank of India Master Direction: Non-Banking Financial Company Scale Based Regulation Directions, 2023 (dated October 19, 2023, including subsequent amendments), and has been duly approved by the Board of Directors.

The Board has appointed a Grievance Redressal Officer (GRO) to oversee the effective functioning of the grievance redressal framework. The GRO is responsible for addressing escalated complaints and ensuring that all grievances are resolved in a timely, fair, and efficient manner.

For further details, stakeholders may refer to the Company's Grievance Redressal Policy available on its official website: www.sgfinserve.com.

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

Not Applicable

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

	FY 2025-26			FY 2024-25		
	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Data Privacy	-	-	-	-	-	-
Advertising	-	-	-	-	-	-
Cyber Security	-	-	-	-	-	-
Delivery of essential services	-	-	-	-	-	-
Restrictive Trade Practices	-	-	-	-	-	-
Unfair Trade Practices	-	-	-	-	-	-
Others	-	-	-	-	-	-

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

No product recalls were undertaken during the financial year 2025-26.

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, the Company has established comprehensive Cybersecurity and Data Privacy policies, which are accessible to all employees through the internal company intranet.

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

No regulatory actions have been initiated against the Company to date in relation to advertising practices, provision of essential services, cybersecurity, data privacy, or product recalls.

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

Not Applicable