Zaggle
Spends Simplified.

ZAGGLE/26-27/71

September 07, 2026

To	To
Listing Department NATIONAL STOCK EXCHANGE OF INDIA LIMITED Exchange Plaza, Plot No C/1, G Block Bandra Kurla Complex, Bandra (East) Mumbai -400 051, Maharashtra **Company Symbol: ZAGGLE**	**The Corporate Relations Department** BSE LIMITED Phiroz Jeejeebhoy Towers 25th Floor, Dalal Street Mumbai -400 001, Maharashtra **Company Scrip Code: 543985**

Dear Sir / Madam,

Sub: Business Responsibility and Sustainability Report for the financial year 2025-26

Pursuant to Regulations 34(2)(f) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are submitting herewith the Business Responsibility and Sustainability Report of Zaggle Prepaid Ocean Services Limited for the financial year 2025-26.

We request you to kindly take the same on records.

Thanking you,

Yours faithfully,
For Zaggle Prepaid Ocean Services Limited

Hari Priya
Digitally signed by Hari Priya
Date: 2026.09.07 23:32:50 +05'30'

Hari Priya
Company Secretary and Compliance Officer

Encl.: As Above

Business Responsibility and Sustainability Report (BRSR)

PRINCIPLE 1

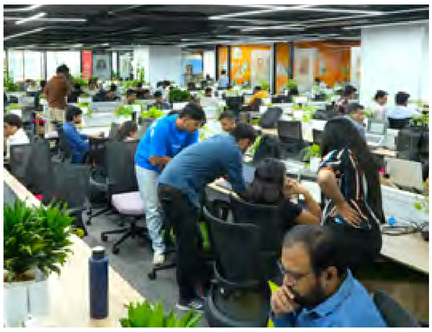
Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

- 100% of Board Members and KMPs covered under awareness and familiarization programmes.
- Zero disciplinary actions against Directors, KMPs, employees, or workers for bribery or corruption.
- Zero fines, penalties, settlement amounts, or compounding fees relating to regulatory or judicial proceedings.
- Strong commitment to ethical conduct through Anti-Bribery and Anti-Corruption policies and governance mechanisms.

PRINCIPLE 2

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

- Digital-first operations supported by globally recognised standards and certifications.
- ISO 27001, ISO 9001, PCI DSS, SOC 1 Type 2 and SOC 2 Type 2 certifications.



PRINCIPLE 3

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

- 310 permanent employees with 100% health insurance and accident insurance coverage.
- 100% of permanent and other-than-permanent workers covered under health and accident insurance.
- Employee well-being supported through structured welfare measures and workplace safety initiatives.
- Continued focus on employee development, health, safety and an inclusive workplace.

PRINCIPLE 4

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

- Engagement with 7 key stakeholder groups through multiple two-way communication channels.
- Dedicated mechanisms in place to receive, address and resolve stakeholder grievances.
- Regular stakeholder engagement supports transparency, responsiveness and long-term relationships.

PRINCIPLE 5

Businesses should respect and promote human rights

- 100% of permanent employees and workers were paid more than the statutory minimum wage requirement.
- Zero human rights-related complaints were reported during FY 2025–26, reflecting the Company’s commitment to respecting and promoting human rights.

PRINCIPLE 6

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

- Resource-efficient digital operations help minimise environmental impact.
- Improved water intensity, with water intensity per rupee of turnover improving to 0.0029.
- Environmentally responsible and paperless practices embedded across operations.
- No significant adverse environmental impacts identified from the Company's value chain.

PRINCIPLE 7

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

- Member of 5 industry and trade associations supporting industry engagement and knowledge sharing.
- Associations include IAMAI, ASSOCHAM, ET ILC, IMA India and HYSEA.
- No public-policy advocacy activities undertaken during FY 2025–26.
- No adverse orders related to anti-competitive conduct reported during the year.

PRINCIPLE 8

Businesses should promote inclusive growth and equitable development

- ₹13.82 million invested towards CSR initiatives during FY 2025–26.
- CSR initiatives focused on healthcare, education, women empowerment, rural development and livelihoods.
- ₹6.82 million contributed towards education, skill development and welfare programmes for marginalised communities.
- Continued commitment to social welfare, inclusion and meaningful community impact.

PRINCIPLE 9

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

- Multiple customer support channels enable responsive resolution of queries and complaints.
- Customer interactions tracked through a centralised CRM with defined SLAs and escalation mechanisms.
- Zero reported complaints relating to data privacy and cybersecurity during FY 2025–26.
- Strong focus on customer feedback, service quality and responsible data protection.

SECTION A: GENERAL DISCLOSURE

I. Details of the listed entity

1	Corporate Identity Number (CIN) of the Listed Entity	L65999TG2011PLC074795
2	Name of the Listed Entity	Zaggle Prepaid Ocean Services Limited
3	Year of Incorporation	2011
4	Registered office address	15th Floor, Western Block, Vamsiram – Suvarna Durga Tech Park, Nanakramguda Village, Serilingampally Mandal, GHMC Serilingampally Circle, Ranga Reddy District, 500032, Telangana, India
5	Corporate address	B1-004, Ground Floor, Boomerang Building, C.T.S. No. 4A, Village Saki Naka, Andheri (East), Taluka Kurla, District Mumbai Suburban, Mumbai - 400 072, Maharashtra, India
6	E-mail	haripriya.singh@zaggle.in
7	Telephone	+91 40 6519 5784
8	Website	www.zaggle.in
9	Financial year for which reporting is being done	1st April 2025 - 31st March 2026
10	Name of the Stock Exchange(s) where shares are listed	1. BSE Limited, Mumbai 2. National Stock Exchange of India Limited, Mumbai
11	Paid-up Capital (₹)	13,44,58,445
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Ms. Hari Priya Company Secretary and Compliance Officer Telephone: +91 40 6519 5784 E-mail: Haripriya.singh@zaggle.in
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Standalone basis
14	Name of 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)

Sr. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Program Fee	Program fees represent the aggregate of the following: (i) interchange fees (including residual income) generated from transactions made by employees and channel partners of the Company's corporate clients on their cards, excluding amounts collected on behalf of the Company's preferred banking partners. (ii) any additional income received by the Company from its preferred banking partners and third-party payment networks such as Visa, and (iii) inactivity fees earned on the un-utilised balance remaining on the cards.	38.67
2.	Propel platform revenue/ gift cards	Revenue classified under Propel platform and gift cards represents amounts received from the Company's customers towards the issuance of reward points (propel points) to the employees and channel partners of such customers.	56.92
3.	Platform fee / SaaS fee / Service fee	Zaggle earns fee income from customers for access to and use of its software platform. It comprises fixed subscription charges billed on a per-user basis, along with any one-time setup or implementation fees.	2.46

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

Sr. No.	Product/Service	NIC Code	% of total Turnover contributed
1.	Program Fee	64990	38.67
2.	Propel platform revenue/ gift cards	47912	56.92
3.	Platform fee / SaaS fee / Service fee	62011	2.46

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	11	11
International	Nil	0	0

19. Markets served by the entity:

a	**Number of locations**	
	Locations	**Number**
	National (No. of States)	28 states and 8 union territories*
	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	The Company serves a diverse customer base comprising large enterprises, mid-sized businesses, SMEs, government organizations, startups and educational institutions across various industries. Its solutions cater to corporate finance teams, HR departments, procurement teams, supply chain and employees by providing digital spend management, device leasing, travel expenses, procure to pay, tax solutions, golf services, employee benefits, corporate expense management, rewards & recognition, prepaid cards, commercial credit card, forex, fleet management, retail credit cards, UPI services, utility payments and payment automation solutions. The Company also partners with 19 banks, financial institutions, merchants and channel partners to deliver integrated fintech solutions, enabling businesses to streamline financial operations while enhancing employee and customer experiences.

* The Company's business activities are done digitally and services are provided across India. Hence, the mapping of locations through geographic coverage may not be the best representation of such business activity.

IV. Employees

20. Details as at the end of Financial Year

a. Employees and workers (including differently abled):

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
			EMPLOYEES			
1	Permanent (D)	310	225	72.58	85	27.42
2	Other than permanent (E)	NIL	NIL	NA	NIL	NA
3	**Total employees(D + E)**	310	225	72.58	85	27.42
			WORKERS			
4	Permanent (F)	2	2	100	NIL	NA
5	Other than permanent (G)	6	3	50	3	50
6	**Total workers (F + G)**	8	5	62.50	3	37.50

b. Differently abled Employees and Workers:

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
	DIFFERENTLY ABLED EMPLOYEES					
1	Permanent (D)	1	1	100	Nil	NA
2	Other than permanent (E)	Nil	Nil	NA	Nil	NA
3	**Total differently abled employees (D + E)**	1	1	100	Nil	NA
	DIFFERENTLY ABLED WORKERS					
4	Permanent (F)	Nil	Nil	NA	Nil	NA
5	Other than permanent (G)	Nil	Nil	NA	Nil	NA
6	**Total differently abled workers (F + G)**	Nil	Nil	NA	Nil	NA

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	6	1	16.67
Key Management Personnel	4*	1	25

* Including Directors

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

	FY 2026 (Turnover rate in current FY)			FY 2025 (Turnover rate in previous FY)			FY 2024 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	53.77	70.37	58.66	33.73	33.04	33.52	31.01	27.75	30.05
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

Sr. 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.	Span Across IT Solutions Private Limited	Subsidiary	98.32	No
2.	Mobileware Technologies Private Limited	Associate	38.91	No
3.	Greenedge Enterprises Private Limited	Wholly Owned Subsidiary	100	No
4.	Rivpe Technology Private limited	Wholly Owned Subsidiary	100	No
5.	Omnicash Fintech Private limited	Step down Wholly Owned Subsidiary (Wholly Owned Subsidiary of Rivpe Technology Private limited)	100	No
6.	Zaggle Payments IFSC limited	Wholly Owned Subsidiary	100	No

VI. CSR Details

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

(ii) Turnover (in Rs.): 13,02,64,60,000

(iii) Net worth (in Rs.): 12,47,61,20,000

VII. Transparency and Disclosure 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/NA) (If Yes, then provide web-link for grievance redress policy)	FY (2025-26) Current Financial Year			PY (2024-25) Previous Financial Year		
		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. To govern its social responsibility efforts, the Company has instituted a CSR Policy alongside a dedicated channel through which grievances relating to the execution of CSR initiatives are systematically recorded. Web link of the policy is given below: https://ir.zaggle.in/wp-content/uploads/2023/12/Corporate-Social-Responsibility-Policy.pdf	Nil	Nil	-	Nil	Nil	-
Investors (other than shareholders)	Yes. 1.For any grievances, stakeholders can contact the Company via email at haripriya.singh@zaggle.in or through the SEBI Complaints Redressal System (SCORES 2.0) at https://scores.sebi.gov.in/	Nil	Nil	-	Nil	Nil	-

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No/NA) (If Yes, then provide web-link for grievance redress policy)	FY (2025-26) Current Financial Year			PY (2024-25) Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Shareholders	Yes. 2. Pursuant to SEBI/ HO/OIAE/OIAE_IAD-1/P/CIR/2023/ 131 dated July 31, 2023, SEBI has introduced the SMART ODR Portal (Securities Market Approach for Resolution through Online Disputes Resolution Portal) as a unified platform for settling disputes within the Indian Securities Market. In compliance with this directive, the Company has completed its registration on the SMART ODR Portal. Members seeking resolution of any pending disputes with the Company, including its RTA, may access the portal at https://smartodr.in/login. 3. A Stakeholders' Relationship Committee has been established by the Board of Directors with the mandate to address and resolve grievances raised by shareholders.	1	1	During the year, one complaint was received through scores.sebi.Gov.in on March 16, 2026 and remained unresolved as of March 31, 2026. We have Submitted the reply on March 18, 2026. Subsequently, the complaint was automatically closed by the system on April 2, 2026, as the complainant did not seek a review of the Company's response.	Nil	Nil	-
Employees and workers	Yes. https://ir.zaggle.in/governance-policies/	Nil	Nil	-	Nil	Nil	-
Customers	Yes. https://www.zaggle.in/contact-us	13,271	20	Pending 20 cases were received in March 2026 and closed in April 2026.	15,587	311	Pending 311 cases were received in March 2025 and closed in April 2025.
Value Chain Partners	Yes care@zaggle.in	Nil	Nil	-	Nil	Nil	-
Others	NA						

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

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

Sr. 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	Data Privacy and Cybersecurity	Risk	Heightened dependence on digital payment infrastructure brings with it an amplified threat landscape, particularly in the form of data breaches and cyberattacks. The ability to protect sensitive customer data is therefore central to both regulatory compliance and the preservation of customer confidence.	**Approach:** Implementation of sophisticated cyber security safeguards, complemented by ongoing surveillance mechanisms and periodic revisions to information security procedures. Systematic workforce education initiatives are regularly implemented to strengthen personnel capabilities in identifying and responding to cyber threats.	**Positive:** Strategic investments in cybersecurity are reinforcing customer trust, fostering higher customer retention and loyalty, which in turn contributes to sustained long-term financial growth and profitability. **Negative:** Underfunding cybersecurity infrastructure leaves organizations exposed to data breaches and the financial fallout that follows, from regulatory penalties to lasting reputational harm.
2.	Responsible Innovation	Opportunity	Given its leadership in the FinTech space, the Company's dedication to responsible innovation can set it apart significantly, particularly as stakeholders place growing importance on the ethical dimensions of AI and data usage.	-	**Positive:** The institutionalization of ethical principles necessitates financial investment, yet it simultaneously creates a viable avenue for revenue expansion through the commercialization of products that embody responsible innovation.
3.	Customer Satisfaction and Trust	Risk and Opportunity	**Risks:** In a crowded marketplace, customer loyalty and contentment are essential, while subpar customer experiences can drive attrition and damage the company's public image. **Opportunity:** Strategic investment in exceptional service delivery creates customer confidence and contentment, driving increased product adoption and establishing a sustainable competitive advantage through enhanced user loyalty.	**Approach:** Continuous improvement initiatives focused on optimizing user experience, augmenting customer service delivery, and ensuring transparent client communications coupled with the establishment of feedback mechanisms to address issues promptly. Customer feedback is consistently monitored through both internal and external channels to ensure timely resolution and sustained service excellence.	**Positive:** Strengthening customer trust leads to improved retention rates and a measurable reduction in churn, ensuring a more stable and loyal customer base over time. **Negative:** Delivering high-quality customer service demands substantial investment in platforms and infrastructure, while dissatisfied customers can pose a direct risk to revenue and long-term profitability.

4.	Employee Well-Being and Development	Opportunity	To boost output and generate new ideas, it's essential to have a workforce that feels driven and properly supported. Elevated turnover rates can lead to higher recruitment and training expenses, placing significant strain on resources and disrupting overall operational efficiency.	-	**Positive:** Investment in workforce welfare and skill development, offset by gains from lower staff attrition and improved operational efficiency, ultimately delivering a stronger return on investment for the Company.
5.	Governance and Ethical Business Practices	Risk	Strong corporate governance and moral standards are fundamental to sustainable business performance and cultivating stakeholder confidence. Inadequate governance frameworks expose the organization to regulatory penalties and tarnish its public standing.	**Approach:** The Company is committed to strengthening its governance frameworks, ensuring full compliance with all applicable laws and regulations, and cultivating an ethical culture across the organization. Underpinned by strong leadership and driven by competent execution teams, the Company is well-positioned to uphold the highest standards of integrity and accountability in all its operations.	**Positive:** Robust governance and ethical practices play a key role in driving business transformation and elevating operational standards. **Negative:** The costs associated with governance audits and compliance are effectively balanced by the prevention of legal penalties and the significant improvement in investor confidence, ultimately delivering long-term financial and reputational value to the Company.
6.	Technology and Digitalization	Opportunity	The Company functions within the rapidly evolving FinTech sector, where advances in technology and digital transformation create significant opportunities for expansion. Through the strategic implementation of cutting-edge solutions such as artificial intelligence, distributed ledger technology, and comprehensive data analytics, the organization can enhance its service offerings, improve client interactions, and streamline operational efficiency. Maintaining technological leadership allows the Company to leverage prevailing market developments and preserve its competitive positioning in the financial technology landscape.	-	**Positive:** Embracing digital innovation unlocks expanded revenue opportunities through the development of innovative products, drives greater operational efficiency resulting in meaningful cost savings, and enhances both customer retention and acquisition rates, collectively contributing to the Company's sustained growth and profitability.

7.	Risk Management and Business Continuity	Risk	Cyber threats and operational disruptions are inherent risks in the FinTech industry, potentially leading to financial losses and damage to reputation. Consequently, as the Company expands its digital presence, strong risk management and business continuity strategies grow ever more essential.	**Approach:** A wide-ranging approach to risk management is used by the Company, which includes round-the-clock monitoring, stringent cybersecurity measures, and routine stress testing to manage and swiftly recover from potential operational disruptions while safeguarding the integrity of its business and the trust of its stakeholders.	**Negative:** Operational disruptions can result in significant financial losses, while the growing complexity of the threat landscape continues to drive rising expenses associated with cybersecurity and risk management efforts. Any breach or failure to comply with industry standards exposes the company to the risk of substantial regulatory fines, further amplifying the potential financial and reputational impact.
8.	Artificial Intelligence Integration and Adoption	Opportunity & Risk	The rapid scaling of artificial intelligence presents dual imperatives: unlocking exponential productivity and predictive efficiency gains, while simultaneously introducing complex challenges around algorithmic bias, model explainability, data sovereignty, and ethical governance.	**Approach:** Establish a comprehensive Responsible AI governance framework aligned with international guidelines. Implement rigorous model validation, automated compliance checks, ethical bias testing, and continuous monitoring to ensure secure, transparent, and human-in-the-loop deployment.	**Positive:** Strategic deployment of AI streamlines operational overheads, scales predictive risk analytics, and accelerates innovation-led revenue streams, driving superior long-term profitability. **Negative:** Unchecked algorithmic failures, non-compliance with emerging tech regulations, or data governance lapses expose the organization to steep financial penalties, operational disruptions, and brand erosion.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

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

P1	Businesses should conduct and govern themselves with integrity in a manner that is ethical, transparent and accountable
P2	Businesses should provide goods and services in a manner that is sustainable and safe
P3	Businesses should respect and promote the well-being of all employees, including those in their value chains
P4	Businesses should respect the interests of and be responsive towards all its stakeholders
P5	Businesses should respect and promote human rights
P6	Businesses should respect and make efforts to protect and restore the environment
P7	Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent
P8	Businesses should promote inclusive growth and equitable development
P9	Businesses should engage with and provide value to their consumers in a responsible manner

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes. The Board of Directors or the appropriate Board Committees, depending on the situation, give approval to statutory policies. Approval for all other relevant policies rests with either the relevant Department Head or the appropriate authority.								
c. #Web Link of the Policies, if available	3, 7, 9, 13, 14, 21	17, 18, 19, 21	1, 10, 13, 21	1, 2, 10, 12, 21	1, 8, 10, 11, 15, 21	16, 21	13, 14, 21	1, 2, 21	17, 18, 19, 20, 21
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes. The Company expects all stakeholders, including value chain partners, to adhere to these policies in the course of their business interactions.								
4. Name of the national and international codes/ certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	ISO 27001:2022 ISO 9001:2015 PCI DSS v 4.0.1 SOC 1 TYPE 2 SOC 2 TYPE 2 Cyber Security Framework DPSC-SAR SAR-DL								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	The Company demonstrates unwavering dedication to achieving sustainable development and maintaining principled commercial practices throughout all business activities. Although specific numerical objectives with predetermined completion dates have not yet been established, the Company consistently tracks its operational effectiveness across critical domains including data security, technological advancement, workforce welfare, corporate governance, and consumer contentment. The organizational emphasis centers on generating enduring value for all stakeholder groups through strategic organizational planning, rigorous regulatory compliance, and systematic enhancement initiatives. The Company plans to progressively refine its strategic objectives and implement quantifiable performance metrics in harmony with its sustainability development framework and stakeholder requirements throughout its organizational evolution.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	NA								

#Web link of the policies are given below:

1. Whistle Blower Policy: https://ir.zaggle.in/wp-content/uploads/2023/12/Whistle-Blower-Policy.pdf
2. Corporate Social Responsibility Policy: https://ir.zaggle.in/wp-content/uploads/2023/12/Corporate-Social-Responsibility-Policy.pdf
3. Policy for determination of materiality: https://ir.zaggle.in/wp-content/uploads/2023/12/policy-for-determining-materiality-of-an-event-or-information.pdf
4. Policy on Preservation of Documents: https://ir.zaggle.in/wp-content/uploads/2023/12/policy-on-preservation-of-documents.pdf
5. Archival Policy: https://ir.zaggle.in/wp-content/uploads/2023/12/policy-on-archival-of-documents.pdf
6. Policy on Material Subsidiaries: https://ir.zaggle.in/wp-content/uploads/2023/12/policy-for-determining-material-subsidiaries.pdf

7. Details of Familiarization Programmes Imparted: https://ir.zaggle.in/familiarization-programmes-imparted-to-independent-directors-3/
8. Letter of appointment for Independent Directors: https://ir.zaggle.in/wp-content/uploads/2023/12/terms-and-conditions-of-appointment-of-independent-directors.pdf
9. Related Party Transaction Policy: https://ir.zaggle.in/wp-content/uploads/2026/03/policy-on-materiality-of-related-party-transaction.pdf
10. Nomination and Remuneration Policy: https://ir.zaggle.in/wp-content/uploads/2023/12/nomination-and-remuneration-policy.pdf
11. Policy on Board Diversity: https://ir.zaggle.in/wp-content/uploads/2023/12/policy-on-diversity-of-board-of-directors.pdf
12. Dividend Distribution Policy: https://ir.zaggle.in/wp-content/uploads/2023/12/dividend-distribution-policy.pdf
13. Code of Conduct for Board Members and Senior Management: https://ir.zaggle.in/code-of-conduct-for-board-of-directors-and-senior-management-personnel/
14. Anti-Bribery and Anti-Corruption Policy*
15. Prevention of Sexual Harassment*
16. Business Continuity Plan for Disaster Recovery*
17. Privacy Policy*
18. Data Security Policy*
19. Information Security Policy*
20. Employee Personal Data Protection Policy*
21. BRSR Policy

*These policies are internal

Governance, leadership and oversight

7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)

The company demonstrates steadfast commitment to generating enduring value through principled commercial practices and systematic operational enhancement. Our strategic focal areas encompass information protection, responsible technological advancement, workforce participation and motivation, and robust corporate governance frameworks.

Although specific environmental, social, and governance metrics have not yet been formalized, we consistently assess our advancement and modify our approaches to synchronize with changing stakeholder requirements and market dynamics. This flexible methodology empowers us to effectively handle risks, capitalize on growth prospects, and preserve our market leadership position.

To accelerate this trajectory, we are strategically integrating advanced artificial intelligence and digital innovations to optimize resource efficiency, refine risk analytics, and drive sustainable operational scalability. By embedding these smart technologies into our core workflows, we ensure our business model remains future-ready, agile, and aligned with next-generation corporate standards.

Through methodical implementation, technological innovation, and unwavering dedication to quality standards and regulatory compliance, we remain committed to achieving superior financial outcomes and sustainable investment returns for our shareholders.

Mr. Avinash Ramesh Godkhindi
Managing Director and Chief Executive Officer

8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).

Mr. Avinash Ramesh Godkhindi
Managing Director and 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. Presently, The Company does not maintain a dedicated Board subcommittee or appoint a specific executive with sole authority for sustainability decision-making. The Company continues to uphold principled commercial conduct and incorporates sustainability principles throughout its comprehensive governance structure and operational processes.

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	Board of Directors and its Committees for statutory policies. Mr. Avinash Ramesh Godkhindi for internal policies.									Periodically								
Compliance with statutory requirements of relevance to the principles and rectification of any non-compliances	Board of Directors									Periodically								

Note: The Company's regulatory-mandated policies undergo periodic examination by the Board of Directors and their designated committees, adhering to compliance mandates and established legal timeframes. During these evaluations, the sufficiency and performance of policies undergo thorough assessment, with adjustments made to existing policies, operational procedures, and internal control mechanisms to guarantee ongoing regulatory compliance and current applicability. Additionally, These Policies are reviewed from respective Departmental heads or the appropriate authority, ensuring that both statutory obligations and internal standards are met promptly and efficiently.

11. **Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If Yes, Provide name of the agency.**

P1	P2	P3	P4	P5	P6	P7	P8	P9
No								

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

Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
The entity does not consider the Principles material to its business (Yes/No)	NA								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/ human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

PRINCIPLE 1

Businesses should conduct and govern themselves with integrity in a manner that is ethical, transparent and accountable

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	2	Most of the familiarization programs are provided to Board of Directors as a part of Board or Committee Meetings	100
Key Managerial Personnel	2	Prohibition of Insider Trading, Prevention of Sexual Harassment at the Workplace, Product Trainings, Internal Knowledge Sharing Sessions	100
Employees other than BoD and KMPs	12	The employees of the Company undergo various training programs throughout the year. Many trainings programs followed a blended learning approach which involves various trainings undertaken during the year such as Prohibition of Insider Trading, Prevention of Sexual Harassment at the Workplace, Product Trainings, Sales Training, Business Induction, NPS Program, Wellness Sessions, Interviewing Skills, Active Listening , Decision Making, Constructive Feedback, Tech Training. Other trainings included induction programs for new recruits, among several others.	90
Workers	1	Safety & Fire Drill	100

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	Nil	Nil	Nil	Nil	NA
Settlement	Nil	Nil	Nil	Nil	NA
Compounding fee	Nil	Nil	Nil	Nil	NA

Non- Monetary

Details of imprisonment				
	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	NA
Punishment	Nil	Nil	Nil	NA

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
NA	

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

Yes. The Company has an Anti-Bribery and Anti-Corruption Policy in place, which adopts a zero-tolerance approach towards bribery and corruption. The policy covers employees, directors, management and relevant third parties and provides guidelines on prevention of bribery, facilitation payments and kickbacks, gifts and hospitality, third-party dealings, procurement, conflicts of interest, internal controls, compliance training and reporting of concerns.

The policy prohibits bribery in all forms, including facilitation payments, kickbacks, and improper gifts or hospitality, whether direct or indirect. It also establishes clear procedures for procurement, third-party due diligence, political and charitable contributions, accurate record-keeping, training, and reporting mechanisms. The Company has designated a Compliance Officer to oversee adherence to the policy and ensure periodic monitoring, review, and corrective action where necessary. The Company is committed to conduct business in an ethical and honest manner, to implement and enforce the systems that ensure bribery and corruption are prevented. The Company respects all laws relating to anti-bribery and corruption in all the jurisdictions in which it operates.

This policy is an internal policy.

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 (2025-26)	PY (2024-25)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

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

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

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

NA.

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

	FY (2025-26)	PY (2024-25)
Number of days of accounts payables	29	16

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

(Rs. Million)

Parameter	Metrics	FY (2025-26)	PY (2024-25)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NA	NA
	b. Number of trading houses where purchases are made from	NA	NA
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	NA	NA
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	NA	NA
	b. Number of dealers / distributors to whom sales are made	NA	NA
	c. Sales to top 10 dealers / distributors as % of total sales to dealer / distributors	NA	NA
Share of RPTs in	Purchases (Purchases with related parties / Total Purchases) %	0.06	0.04
	Sales (Sales to related parties / Total Sales) %	0.75	0.01
	Loans & advances (Loans & advances given to related parties / Total loans & advances) %	29.43	100
	Investments (Investments in related parties / Total Investments made) %	54.36	39

Leadership Indicators

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

Sr. No.	Total number of awareness programmes held	Topics / principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
Nil			

2. **Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No)**

If Yes, provide details of the same.

Yes.

The Company has instituted comprehensive protocols to identify, prevent, and address conflicts of interest involving its Board of Directors. In alignment with the Company's Code of Conduct for Board Members and Senior Management, a conflict of interest is characterised as any circumstance where a Board member's personal or financial engagements might be viewed as conflicting with the Company's interests.

To maintain exemplary governance and ethical standards, Board members must avoid both actual and perceived conflicts and provide complete disclosure of any direct or indirect business relationships. This encompasses potential advantages for themselves, their immediate family members, or associated entities, regardless of significance.

These disclosure protocols are crafted to foster transparency, protect independent decision-making, and guarantee that all judgments are rendered exclusively in the optimal interest of the Company and its stakeholders.

Web-link of the policy can be accessed at: https://ir.zaggle.in/wp-content/uploads/2023/12/code-of-conduct-for-board-members-and-senior-management.pdf

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

Essential Indicators

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

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

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

   No.

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

   NA

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): NA

   (b) E-waste: NA

   (c) Hazardous waste: NA

   (d) other waste: NA

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.

   No, Extended Producer Responsibility is not applicable to the Company , as its operations are service/technology-based (fintech/SaaS platform for spend management, employee benefits, and card programs) and do not involve the manufacture, sale, or distribution of plastic packaging, electronic products, or batteries.

Leadership Indicators

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

The entity conducted Life Cycle Perspective/Assessments (LCA)						
Sr. No.	NIC Code	Name of Product/ Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective/ Assessment was conducted	Whether conducted by independent external agency (Yes/ No)	Results communicated in public domain (Yes/ No)
1	NA	NA	NA	NA	NA	NA

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

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

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

Indicate input material	Recycled or re-used input material to total material	
	FY(2025-26)	PY(2024-25)
NA	NA	NA

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

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

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

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

Note: Zaggle operates within the fintech sector and primarily functions as a technology-driven service provider offering digital payment and expense management solutions. As the Company does not engage in the manufacturing, production, or physical handling of goods, the requirements under Principle 2, which pertain to product lifecycle sustainability and resource efficiency, are not applicable to its business operations.

PRINCIPLE 3

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

Essential Indicators

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent employees											
Male	225	225	100	225	100	NA	NA	11	4.89	0	0
Female	85	85	100	85	100	7	8.24	NA	NA	0	0
Total	310	310	100	310	100	7	2.26	11	3.55	0	0
Other than permanent employees											
Male	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0

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	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent workers											
Male	2	2	100	2	100	NA	NA	0	0	0	0
Female	0	0	NA	0	NA	0	NA	NA	NA	0	NA
Total	2	2	100	2	100	0	0	0	0	0	0
Other than permanent workers											
Male	3	3	100	3	100	NA	NA	0	0	0	0
Female	3	3	100	3	100	0	NA	NA	NA	0	NA
Total	6	6	100	6	100	0	0	0	0	0	0

Laborers employed through contractors and their subcontractors have been classified as workers. These workers are not on the direct payroll of the Company.

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

	FY (2025-26)	PY (2024-25)
Cost incurred on wellbeing measures as a % of total revenue of the company	0.17	0.11

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

Benefits	FY (2025-26)			PY (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/NA)	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/NA)
PF	100	100	Yes	100	75	Yes
Gratuity	100	100	NA	100	75	NA
ESI	0.96	100	Yes	0.95	62.50	Yes
Others–please 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, under the Rights of Persons with Disabilities Act, 2016, the Company ensures that its premises and offices remain accessible to employees and workers with disabilities. The Company has established essential infrastructure and amenities to foster an inclusive and accessible workplace setting.

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, the Rights of Persons with Disabilities Act, 2016 guides the Company's commitment to an equal opportunity policy. Through its Code of Conduct, the Company prohibits Directors and employees from discriminating based on colour, race, religion, caste, creed, gender, or disability. The Company strives to uphold a fair, inclusive, and non-discriminatory workplace where everyone, despite any differences, has equal access to opportunities.

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

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100	100	100	100
Female	100	100	100	100
Total	100	100	100	100

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

If yes, give details of the mechanism in brief.	Yes/No	(If Yes, then give details of the mechanism in brief)
Permanent Workers	Yes	A fully established Vigil Mechanism/Whistleblower Framework is in place across the organization, covering all staff, including permanent employees. This reporting system provides individuals with the opportunity to communicate allegations of actual or potential breaches of organizational policies, statutory requirements, or regulatory frameworks. The framework embodies the organization's dedication to conducting business through equitable practices, organizational transparency, and exemplary ethical standards. It establishes a protected avenue for reporting misconduct, suspected fraudulent activities, or other regulatory violations, while simultaneously providing robust safeguards against retaliatory actions. The mechanism grants employees the opportunity to communicate directly with the Audit Committee Chairperson for escalation purposes.
Other than Permanent Workers		
Permanent Employees		
Other than Permanent Employees		

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

Category	FY (2025-26)			PY (2024-25)		
	Total employees/ workers in respective category (A)	No.of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No.of employees /workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	310	0	0	423	0	0
Male	225	0	0	292	0	0
Female	85	0	0	131	0	0
Total Permanent Workers	2	0	0	2	0	0
Male	2	0	0	2	0	0
Female	0	0	0	0	0	NA

8. Details of training given to employees and workers:

Category	FY (2025-26)					PY (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	225	225	100	126	56	292	231	79.11	292	100
Female	85	85	100	59	69.41	131	106	80.92	131	100
Total	310	310	100	185	59.68	423	337	79.67	423	100
Workers										
Male	5	3	60	2	40	5	3	60	2	40
Female	3	3	100	0	0	3	3	100	0	0
Total	8	6	75	2	25	8	6	75	2	25

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

Category	FY (2025-26)			PY (2024-25)		
	Total (A)	No. (B)	% (B/A)	Total (D)	No. (E)	% (E / D)
Employees						
Male	225	201	89.33	292	210	71.92
Female	85	73	85.88	131	92	70.23
Total	310	274	88.39	423	302	71.39
Workers						
Male	5	0	0	5	0	0
Female	3	0	0	3	0	0
Total	8	0	0	8	0	0

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. To ensure a safe and healthy workplace, the Company has put in place an occupational health and safety management system, which covers ergonomic evaluations, mental health assistance, and clearly outlined emergency response protocols.

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

Work-related hazards are detected by the Company via regular risk assessments, input from employees, and ongoing observation of workplace conditions. For non-routine circumstances, targeted risk evaluations are conducted whenever new projects or modifications to work practices arise.

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

Yes. The Company maintains formal procedures that allow employees to report work-related hazards. Workers are urged to voice concerns via internal reporting channels, and once risks are identified, timely and suitable actions are taken to resolve and reduce them.

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

Yes, non-occupational medical and healthcare services are available to the Company's employees and workers. Going beyond job-related health needs, the Company provides broader healthcare support that fosters overall well-being through medical consultations, health screenings, and wellness programs.

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

Safety Incident/Number	Category*	FY (2025-26)	PY (2024-25)
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
	Workers	0	0
Total recordable work-related injuries	Employees	0	0
	Workers	0	0
No. of fatalities	Employees	0	0
	Workers	0	0
High consequence work related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	0	0

*including in the contract workforce

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

To preserve a secure and wholesome occupational environment, the Company has instituted various precautions, including:

- Routine ergonomic evaluations are conducted regularly to optimize workstations and minimize physical stress and discomfort.
- Availability of psychological wellness assistance via counselling services and anxiety management programs to enhance employee wellness.
- Comprehensive health and safety regulations encompassing crisis response procedures, first-aid education, and regular safety exercises.
- Elevated standards of hygiene in workplace facilities through systematic cleaning and safety audits to reduce potential risks.

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

	FY (2025-26)			PY (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	0	0	-	0	0	-
Health & Safety	0	0	-	0	0	-

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.

NA. No safety-related incidents or significant health and safety risks or concerns were identified through the assessment of the Company's health and safety practices and working conditions. Accordingly, no corrective actions were considered necessary.

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of

(A) Employees (Y/N)	Yes
(B) Workers (Y/N).	Yes

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

NA

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

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY (2025-26)	PY (2024-25)	FY (2025-26)	PY (2024-25)
Employees	0	0	0	0
Workers	0	0	0	0

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

NA. The Company does not currently provide any formal transition assistance programmes to support continued employability or career transitions arising from retirement or termination of employment.

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	NA
Working Conditions	NA

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

NA, as no safety-related incidents or significant risks/concerns have been identified during the assessment of health and safety practices and working conditions.

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

Essential Indicators

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

The Company believes that active and meaningful dialogue with stakeholders is fundamental to building sustainable strategies and generating lasting value. The following outlines who our key stakeholders are and how we engage with them.

1. Stakeholder categories: Guided by principles of inclusivity, transparency, and accountability, and developed in consultation with management, Zaggle's primary stakeholder groups include-

- Customers
- Employees
- Shareholders and investors
- Business partners and technology collaborators
- Suppliers
- Government, regulators, and industry bodies
- Communities where Zaggle operates

2. Engagement channels: Zaggle employs a mix of structured and informal methods to interact with stakeholders, such as-

- Customer satisfaction surveys
- Employee engagement activities
- Investor calls and supplier assessments
- Partnership meetings and industry forum participation
- Ongoing digital interactions via social media and community programs

These two-way channels enable Zaggle to detect emerging risks and opportunities, align business goals with stakeholder expectations, and reinforce trust across its ecosystem. By weaving stakeholder perspectives into decision-making, Zaggle ensures its growth remains responsible, inclusive, and adaptive. Regular engagement further helps align strategies with shifting market dynamics and stakeholder needs.

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

Sr. No.	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group	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
1	Customers	No	• Email • SMS • Website • Customer Support • Helplines • Social Media • Mobile App Notifications	Ongoing, As needed	**Purpose:** To communicate product updates, respond to customer queries, gather feedback, and enhance the overall customer experience. **Scope:** Customer engagement focuses on ensuring satisfaction, improving product usability, addressing security-related concerns, and introducing new features. Customers may provide feedback or raise concerns regarding service quality, data protection, and ease of use. The approach includes identifying and assessing customer pain points through regular consultation and delivering tailored solutions that address their specific needs while demonstrating the value and positive impact of the Company's products.

Sr. No.	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group	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
2	Employees	No	• E-mail • Internal Newsletters • Town Hall Meetings • Notice Boards • Social Media • HR Portals	Ongoing, As needed	**Purpose:** To communicate company updates, support career development discussions, address employee grievances, and strengthen alignment with the Company's core values. **Scope:** Employee engagement focuses on promoting well-being, fostering professional development, gathering feedback on the workplace environment, and addressing areas such as work-life balance, career advancement, and inclusivity.
3	Shareholders and Investors	No	• Quarterly Results • Annual Reports • Press Release • Intimation to Stock Exchanges • Investor Meetings/ conference • Website	Quarterly, Annually, Need based	**Purpose:** To communicate financial updates, outline strategic direction, and address investor queries. **Scope:** Investor engagement focuses on discussions related to financial performance, business strategy, risk management, and corporate governance, while addressing key areas of interest such as return on investment (ROI), growth opportunities, and market positioning.
4	Regulatory Bodies	No	• Official Correspondence (Letters, E-mails) • Regulatory Filings • Compliance Reports • Meetings • Website Disclosures	As required by regulatory timelines, with ongoing compliance reporting	**Purpose:** To ensure compliance with legal and regulatory requirements, communicate updates on regulatory developments, and address related enquiries. **Scope:** Engagement focuses on legal and regulatory compliance, data protection, anti-money laundering, and corporate governance. Key areas of discussion include compliance with financial regulations, adherence to data privacy laws, and the effective implementation of regulatory changes.
5	Business Partners	No	• E-mails • Meetings • Contracts/ Agreements • Conference Calls • Workshops • Website • Supplier Portals	Ongoing, As needed	**Purpose:** To strengthen business relationships, explore opportunities for collaboration, and support seamless business operations. **Scope:** Engagement focuses on contract terms, supply chain efficiency, quality standards, and innovation partnerships. Key discussions include delivery schedules, compliance with applicable standards, and opportunities for mutual business growth.
6	Community and Society	No	• Through the NGOs partners conducting CSR activities	On need basis	**Purpose:** To contribute to community development, assess the impact of CSR initiatives, and address local community concerns. **Scope:** Engagement focuses on education, healthcare, livelihood enhancement, and environmental sustainability. Key areas of discussion include the need for continued support in education, infrastructure development, and employment generation.

Leadership Indicators

1. **Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

   The Company maintains regular and forward-thinking interaction with its principal stakeholders, which allows it to effectively convey its strategic direction and performance outcomes. To ensure expectations and active participations are aligned, the Company encourages clear communication channels and engaged involvement from all parties.

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

   No. During the reporting period, the Company did not use stakeholder consultations to support the identification and management of environmental and social topics.

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

   NA. During the reporting period, the Company did not undertake any specific engagement initiatives targeted at vulnerable or marginalized stakeholder groups.

PRINCIPLE 5 Businesses should respect and promote human rights

Essential Indicators

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

Category	FY (2025-26)			FY (2024-25)		
	Total (A)	No. of employees/ workers covered (B)	% (B / A)	Total (C)	No. of employees/ workers covered (D)	% (D / C)
Employees						
Permanent	310	102	32.90	423	NIL	NA
Other than permanent	NIL	NIL	NA	Nil	Nil	NA
Total Employees	310	102	32.90	423	Nil	NA
Workers						
Permanent	2	2	100	2	Nil	NA
Other than permanent	6	6	100	6	Nil	NA
Total Workers	8	8	100	8	Nil	NA

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

Category	FY (2025-26)					FY (2024-25)				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B /A)	No. (C)	% (C /A)		No. (E)	% (E /D)	No. (F)	% (F /D)
Employees										
Permanent	310	0	0	310	100	423	0	0	423	100
Male	225	0	0	225	100	292	0	0	292	100
Female	85	0	0	85	100	131	0	0	131	100
Other than Permanent	0	0	0	0	0	0	0	NA	0	NA
Male	0	0	0	0	0	0	0	NA	0	NA
Female	0	0	0	0	0	0	0	NA	0	NA
Workers										
Permanent	2	0	0	2	100	2	0	0.00	2	100
Male	2	0	0	2	100	2	0	0.00	2	100
Female	0	0	0	0	0	0	0	NA	0	NA
Other than Permanent	6	6	100	0	0	6	6	100	0	0
Male	3	3	100	0	0	3	3	100	0	0
Female	3	3	100	0	0	3	3	100	0	0

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	11,40,000	1	7,80,000
Key Managerial Personnel*	1	92,75,550	1	54,66,940
Employees other than BoD and KMP	222	12,88,900	84	12,27,024
Workers	2	3,46,965	0	0

*Excluding the BOD

Note: The number of workers reported above represents workers engaged directly by the Company and covered under the Company's payroll. Three (3) non-permanent contract workers are engaged through third-party agencies and are not on the Company's direct payroll; accordingly, they have not been included in the above disclosure.

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 females as % of total wages	24.88	26.77

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 Human Resources Department of the Company functions as the central authority for addressing any human rights impacts or concerns originating from or influenced by the Company's operations.

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

The Company has established comprehensive internal procedures to handle complaints concerning human rights matters. Employees may submit reports via multiple avenues, including a specialized complaint platform, the HR division, or confidential reporting tools. Every submitted concern undergoes a comprehensive inquiry conducted by the HR division, with a focus on preserving privacy and guaranteeing an equitable procedure. The Company adheres to a systematic method for resolving complaints, encompassing prompt replies, interaction with impacted parties, and application of remedial measures when necessary. Additionally, ongoing educational sessions and consciousness-raising activities are implemented to strengthen the Company's dedication to human rights and avert possible infringements.

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	Nil	Nil
Complaints on POSH upheld	Nil	Nil

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

The Company is committed to maintaining exceptional ethical standards, transparency, and responsibility in all business activities. Through its Whistle Blower Policy, a secure and confidential system is established for staff members, directors, and external parties to disclose improper behavior, potential fraudulent activities, or breaches of the Company's Ethical Guidelines. The framework guarantees that all submissions are treated with due importance and incorporates robust protections to shield reporters from any form of retaliation.

The web-link of the policy is given below:

https://ir.zaggle.in/wp-content/uploads/2023/12/Whistle-Blower-Policy.pdf

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

Yes. The Company incorporates applicable human rights requirements into its business agreements and contracts, wherever relevant. These provisions require counterparties to comply with applicable laws, uphold ethical business practices, prohibit child labour, forced labour, discrimination, and harassment, and respect internationally recognized human rights principles. The Company expects its business partners to adhere to these requirements and reserves the right to take appropriate action in the event of non-compliance.

10. **Assessments for the year:**

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

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

NA

Leadership Indicators

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

NA. No human rights grievances or complaints were received during the reporting period. Accordingly, no business processes were required to be modified or introduced as a result of addressing such grievances or complaints.

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

NA. The Company did not undertake any formal human rights due diligence during the reporting period. Accordingly, there is no scope or coverage to report.

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

Yes, the facility offices and business premises of the Company are accessible to visitors with disabilities, in accordance with the requirements of the Rights of Persons with Disabilities Act, 2016. Essential facilities have been established to facilitate unobstructed access and movement for all persons.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual harassment	Nil
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
Wages	
Others – please specify	

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

NA. As no assessments of value chain partners were conducted during the reporting period, no significant risks or concerns were identified. Accordingly, no corrective actions were required or are underway.

PRINCIPLE 6

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

Essential Indicators

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

Parameter	Units	FY (2025-26)	FY (2024-25)
From renewable sources			
Total electricity consumption (A)	Gigajoule (GJ)	0	0
Total fuel consumption (B)	Gigajoule (GJ)	0	0
Energy consumption through other sources (C)	Gigajoule (GJ)	0	0
Total energy consumed from renewable sources (A+B+C)	Gigajoule (GJ)	0	0
From non-renewable sources			
Total electricity consumption (D)	Gigajoule (GJ)	997.12	657.03
Total fuel consumption (E)	Gigajoule (GJ)	0	0
Energy consumption through other sources (F)	Gigajoule (GJ)	0	0
Total energy consumed from non-renewable sources (D+E+F)	Gigajoule (GJ)	997.12	657.03
Total energy consumed (A+B+C+D+E+F)	Gigajoule (GJ)	997.12	657.03
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	Gigajoule (GJ)/ ₹ Millions	0.052	0.05
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	Gigajoule (GJ)/ $ Millions	1.06	1.03
Energy intensity in terms of physical Output	Gigajoule (GJ)/ Employee	3.22	1.55
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. The Company has not undertaken any independent assessment, evaluation, or assurance by an external agency during the reporting period.

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 does not possess any locations or facilities designated as Designated Consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme implemented by the Government of India.

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	0	0
(ii) Groundwater	0	0
(iii) Third party water	56.86	44.84
(iv) Seawater / desalinated water	0	0
(v) Others	0	0
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	56.86	44.84

Parameter	FY (2025-26)	FY (2024-25)
Total volume of water consumption (in kilolitres)	56.86	44.84
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	0.0029	0.003
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	0.06	0.07
Water intensity in terms of physical output	0.18	0.11
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 independent assessment, evaluation, or assurance has been carried out by any external agency during the reporting period.

4. Provide the following details related to water discharged:

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

NA

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

NA, The Company's business operations consist entirely of digital payment and expense management solutions delivered through technology platforms. The company has no manufacturing or industrial operations that generate liquid waste.

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

Parameter	Please specify unit	FY (2025-26)	FY (2024-25)
NOx	NA	NA	NA
SOx	NA	NA	NA
Particulate matter (PM)	NA	NA	NA
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		

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.

NA

Note: As the Company operates in the service sector, its operations do not involve significant process-related air emissions. Accordingly, Sox, NOx and air emissions (other than GHG emissions) emissions are not applicable/relevant to the Company's operations.

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 CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	tCO2e	NA	NA
Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	tCO2e	193.88	130.67
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	tCO2e/ ₹ Millions	0.01	0.01
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	tCO2e/ $ Millions	0.21	0.20
Total Scope 1 and Scope 2 emission intensity in terms of physical output	tCO2e/ Employee	0.63	0.31
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

If yes, name of the external agency.

No independent assessment, evaluation, or assurance has been carried out by any external agency during the reporting period.

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

No. The Company does not have any specific project undertaken during the reporting period that is exclusively aimed at reducing greenhouse gas (GHG) emissions. However, the Company continues to promote resource efficiency and environmentally responsible practices across its operations.

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

Parameter	FY (2025-26)	FY (2024-25)
Total Waste generated (in metric tonnes)		
Plastic waste (A)	NA	NA
E-waste (B)	NA	NA
Bio-medical waste (C)	NA	NA
Construction and demolition waste (D)	NA	NA

Parameter	FY (2025-26)	FY (2024-25)
Battery waste (E)	NA	NA
Radioactive waste (F)	NA	NA
Other Hazardous waste. Please specify, if any. (G)	NA	NA
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	NA	NA
Total (A+B + C + D + E + F + G + H)	NA	NA
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	NA	NA
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	NA	NA
Waste intensity in terms of physical output	NA	NA
Waste intensity (optional) – the relevant metric may be selected by the entity	NA	NA

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	NA	NA
(ii) Re-used	NA	NA
(iii) Other recovery operations	NA	NA
Total	NA	NA

For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)

Category of waste		
(i) Incineration		
(ii) Landfilling	NA	NA
(iii) Other disposal operations	NA	NA
Total	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.

NA

Note: As the Company operates in the service sector and does not have any manufacturing or significant industrial operations, generation of the specified categories of waste is not material to its operations. Accordingly, the waste-related parameters and corresponding waste intensity metrics are reported as Not Applicable.

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.

NA. The Company does not utilize hazardous or toxic chemicals in its products or processes. The Company's focus on digital and paperless operations inherently minimizes its environmental footprint, reducing reliance on physical materials and promoting sustainable business practices across its establishments.

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:

Sr. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with?(Y/N) If no, the reasons thereof and corrective action taken, if any.
1.	Hyderabad	Building and Sale of SaaS and Fintech Products	NA
2.	Mumbai		
3.	Pune	Sale of SaaS and Fintech Products	
4.	Chennai		
5.	Ahmedabad		
6.	Gurgaon		
7.	Noida		
8.	Surat		
9.	Jaipur		
10.	Bangalore		
11.	Kolkata		

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

Sr. No.	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
During the current financial year, the Company has not undertaken any projects requiring an environmental impact assessment under applicable laws.						

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).

NA, as the Company operates in the fintech sector and does not engage in activities that fall under the scope of the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment (Protection) Act, or related rules and regulations.

If not, provide details of all such non-compliances, in the following format:

Sr. 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
NA	NA	NA	NA	NA

Leadership Indicators

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

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

Details For each facility / plant located in areas of water stress

Note: The Company operates in the FinTech sector, with its activities primarily being office-based, and does not own or operate any manufacturing facilities or plants. The Company's operations do not involve significant industrial water withdrawal, consumption or discharge. Accordingly, the Company does not have operational facilities in water-stressed areas, and the disclosure is considered Not Applicable.

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

Parameter	Unit	FY (2025-26)	FY (2024-25)
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	NA	NA	
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity			

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

If yes, name of the external agency.

NA

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

NA

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

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

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

Yes. The Company has developed an extensive operational continuity and emergency response strategy spanning all business facilities. This comprehensive framework ensures readiness to effectively manage natural disasters and unexpected circumstances that might interfere with business continuity. Additionally, the Company maintains a sophisticated risk oversight system designed to identify, evaluate, and address potential threats to operational stability, organizational reputation, and stakeholder interests. Through anticipatory identification of potential vulnerabilities, appropriate preventive controls are deployed to minimize both the probability and consequences of disruptive incidents. The risk oversight methodology employs a structured process encompassing risk discovery, analytical assessment, consequence evaluation, and mitigation implementation, incorporating meaningful stakeholder engagement and clearly articulated response protocols.

6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.

NA. No significant adverse environmental impacts arising from the Company's value chain were identified during the reporting period.

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

NA

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

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

PRINCIPLE 7

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

Essential Indicators

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

   5

   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**

Sr. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National/International)
1	Internet and Mobile Association of India (IAMAI)	National
2	Associated Chambers of Commerce and Industry of India (ASSOCHAM)	National
3	Economic Times India Leadership Council (ET ILC)	National
4	International Market Assessment India (IMA India)	National
5	Hyderabad Software Enterprises Association (HYSEA)	State

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.**

Sr. No.	Name of authority	Brief of the case	Corrective action taken
NA. No instances of anti-competitive conduct resulting in adverse orders from regulatory authorities were reported during the period.			

Leadership Indicators

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

Sr. no.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
NA. The entity has not undertaken any public policy advocacy activities during the reporting period.					

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

Essential Indicators

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

Sr. No.	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
NA. The Company has not undertaken any projects during the current financial year that required a Social Impact Assessment (SIA) under applicable laws.						

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

Sr. 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)
NA. The Company does not have any projects in the current reporting period that involve ongoing Rehabilitation and Resettlement (R&R) activities..						

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

The Company has a CSR Policy in place and captures the grievances while conducting various CSR Activities.

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

	FY (2025-26)	FY (2024-25)
Directly sourced from MSMEs/ small producers	NA	NA
Sourced directly from within the district and neighbouring districts	NA	NA

Note: NA. The Company's operations are service/technology-based and do not involve sourcing of input materials from MSMEs/small producers or from within the district and neighbouring districts.

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

	FY (2025-26)	FY (2024-25)
Rural	-	-
Semi-urban	-	-
Urban	-	-
Metropolitan	100	100

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

Leadership Indicators

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

Sr. No.	Details of negative social impact identified	Corrective action taken
NA		

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

Sr. No.	State	Aspirational District	Amount spent (In INR)
NA			

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

   No. As a service-based technology company, Zaggle's procurement is largely limited to technology, infrastructure, and professional services, and no preferential procurement policy for suppliers comprising marginalized or vulnerable groups is currently in place.

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

   NA

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

   NA

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

Sr. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/ No)	Benefit shared (Yes / No)	Basis of calculating benefit share
NA. During the current year, no intellectual property based on traditional knowledge was owned or acquired by the Company .				

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

Sr. No.	Name of authority	Brief of the Case	Corrective action taken
NA			

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

   In FY 2025-26, the Company spent Rs. 13.82 million towards CSR activities, partnering with various organisations. Amount of Rs. 7.00 million was contributed to support healthcare, education, women empowerment, rural development and livelihood initiatives for the needy. The Company contributed Rs. 6.82 million to aid the upliftment of marginalized communities through education, skill development and welfare programs. These initiatives reflect the Company's continued commitment to social welfare, education, healthcare and inclusivity in alignment with Schedule VII of the Companies Act, 2013. The Company's commitment to these projects reflects the Company's dedication to creating meaningful social impact and aligns with Schedule VII of the Companies Act, 2013

PRINCIPLE 9

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

Essential Indicators

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

The Company has established multiple customer support channels to ensure timely resolution of customer queries and complaints. Customers can reach us through email support, call centre, in-app support, web portal, WhatsApp and helpdesk ticketing system. All customer interactions are tracked through a centralized CRM platform with defined SLAs, escalation matrices, and monitoring mechanisms. Customer feedback is regularly analyzed to identify improvement opportunities and enhance service quality.

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	NA
Safe and responsible usage	NA
Recycling and/or safe disposal	NA

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

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

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

	Number	Reasons for recall
Voluntary recalls	Nil	NA
Forced recalls	Nil	NA

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 a comprehensive framework in place to address cybersecurity and data privacy risks. The policy demonstrates the Company's commitment to protecting user data, detailing procedures for data collection, storage, and security. To safeguard information, the Company implements encryption, secure servers, and other protective measures.

The web-link of the policy is as follows:

https://www.zaggle.in/privacy-policy

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.

There have been no issues reported in relation to advertising, delivery of essential services, cybersecurity and data privacy of customers, product recalls, or any penalties/actions taken by regulatory authorities concerning the safety of products or services.

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

   a. **Number of instances of data breaches along-with impact**

      Nil

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

      NA

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

      NA

Leadership Indicators

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

   Details about the Company's products and services are available on its official website: www.zaggle.in

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

   To ensure consumers are informed about the safe and responsible use of its services, the Company shares comprehensive terms and conditions during the registration process. Important updates and information are communicated through SMS alerts. Additionally, based on usage patterns, the Company sends relevant offers and updates via SMS, email, and phone calls. Consumers have the option to opt out of these communications if they choose. Further details can be accessed through the following link : https://www.zaggle.in/terms-and-conditions

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

   The Company does not offer essential services; therefore, mechanisms to inform consumers about potential disruptions or discontinuation of such services are not applicable.

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

   NA, The Company is a service-based organization and does not offer physical products; hence, this is not applicable.

   Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

   NA, as a service-oriented Company, this is not applicable in the current reporting period.