

# BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT

## SECTION A: GENERAL DISCLOSURES

### I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L55910GJ1992PLC018623
2.	Name of the Company	Arman Financial Services Limited
3.	Year of Incorporation	1992
4.	Registered address	502-503 Sakar-III, Opp. Old High Court, Off Ashram Road, Ahmedabad 380014
5.	Corporate address	502-503 Sakar-III, Opp. Old High Court, Off Ashram Road, Ahmedabad 380014
6.	E-mail	<a href="mailto:finance@armanindia.com">finance@armanindia.com</a>
7.	Telephone	079-40507000
8.	Website	<a href="http://www.armanindia.com">www.armanindia.com</a>
9.	Financial year for which reporting is being done	April 1, 2024 to March 31, 2025
10.	Name of the Stock Exchange(s) where shares are listed	BSE Limited and National Stock Exchange of India Limited
11.	Paid-up Capital	10,49,05,380/-
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Name: Mr. Uttam Patel Designation: Company Secretary & Compliance Officer E-mail Id: <a href="mailto:secretarial@armanindia.com">secretarial@armanindia.com</a> Contact Number: 079-40507000
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 the Assurance Provider	N.A.
15.	Type of assurance obtained	N.A.

### 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.	Financial service activities, except insurance and Pension funding	Two-wheeler Finance and MSME Finance and Loan Against Property (LAP)	100.00%

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.	Two-wheeler Loan		11.56%
2.	MSME Loan	64990	86.69%
3.	Loan Against Property (LAP)		1.74%



### 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	N.A.	99	99
International	N.A.	N.A.	N.A.

\*includes branches and corporate office as on March 31, 2025.

19. Markets served by the entity:

a) Number of locations:

Location	Number
National (No. of States)	5
International (No. of Countries)	N.A.

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: Arman Financial Services Limited (AFSL), true to the meaning of its name ('Aspiration' or 'Wish'), bridges the gap between people's aspirations, wishes and reality. A Reserve Bank of India (RBI) registered Non-Banking Finance Company with rural and semi-rural financing at the center of its business model, Arman provides affordable financing with simple, no-hassle loan products. We strive to support small and medium enterprises by providing tailored financial solutions in rural areas, while also offering assistance in the form of two-wheeler loans in rural and urban.

### 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)	1154	1106	95.84%	48	4.16%
2.	Other than Permanent (E)	-	-	-	-	-
3.	Total employee (D + E)	1154	1106	95.84%	48	4.16%
WORKERS						
4.	Permanent (F)					
5.	Other than Permanent (G)			N.A.		
6.	Total workers (F + G)					

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

21. Participation/Inclusion/Representation of women:

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors*	8	2	25.00%
Key Management Personnel	4	-	-

\* Managing director and Joint Managing director are counted in both BOD and KMPs.

22. Turnover rate for permanent employees and workers

	FY 25			FY 24			FY 23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	47.77%	20.97%	46.71%	54.21%	25.53%	53.04%	54.70%	65.00%	55.02%
Permanent Workers	N.A.								

**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.	Namra Finance Limited	Subsidiary	100%	No

**VI. CSR Details**

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: Yes  
(ii) Turnover (in ₹): 185.30 Crore  
(iii) Net worth (in ₹): 585.80 Crore

**VII. Transparency and Disclosures Compliances**

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (yes/ No) (If yes, then provide web-link for grievance redress policy)	FY 2024-25 Current Financial Year			FY 2023-24 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, <a href="http://www.armanindia.com">www.armanindia.com</a>	-	-	NA	-	-	NA
Investors (other than shareholders)		-	-	NA	-	-	NA
Shareholders		4	-	-	6	-	NA
Employees and workers		-	-	NA	-	-	
Customers		9	-	-	8	-	-
Value Chain Partners		-	-	NA	-	-	NA
Other (please specify)		-	-	NA	-	-	NA



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

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

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)	Corporate Governance	Risk & Opportunity	<p><b>Risk:</b> Poor corporate governance practices weaken the company's ability to capitalise business opportunities thereby resulting in financial losses and loss of stakeholder's trust and confidence</p> <p><b>Opportunity:</b> Strong corporate governance will result in increased stakeholder confidence and trust</p>	The Company has well diversified Board, having vast experienced members of different expertise. The Board always strives to achieve the highest standard of good governance in both letter and spirit.	Negative & Positive
2)	Regulatory Compliance	Risk & Opportunity	<p><b>Risk:</b> Violations of regulatory compliance often result in legal punishment, including fines and exclusion</p> <p><b>Opportunity:</b> Legal and regulatory compliance enhances organisational credibility and increase the trust of the various stakeholders</p>	Regularly carrying out risk assessments to identify areas of potential exposure to compliance-related risks	Negative & Positive
3)	Transparency and Disclosure	Opportunity	Transparency and disclosure help build stakeholder trust, gain investor confidence and long-term business success	N.A.	Positive
4)	Return on Equity/ Return to Shareholders	Opportunity	ROE is a reflection of a company's profitability, financial health and business resilience. A strong ROE helps a business attract investors, gain greater access to capital and create value for stakeholders	N.A.	Positive

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)
5)	Maintenance of Credit Ratings	Opportunity	Strong credit rating helps to borrow funds at much competitive rates which helps the Company to reduce the finance cost	N.A.	Positive
6)	Customer Relationship Management	Opportunity	Maintaining good business relationship with customers helps the Company to retain the customer base in a very competitive business environment	N.A.	Positive

## SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
<b>Policy and management processes</b>									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/ No)	Yes								
b. Has the policy been approved by the Board? (Yes/No)	Yes								
c. Web Link of the Policies, if available	<a href="https://armanindia.com/policyncode.aspx">https://armanindia.com/policyncode.aspx</a>								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes								
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	No								
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.	The formulation of all policies has been guided by industry best practices and in compliance with regulatory mandates.								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	The Company acknowledges its role in creating a positive impact by focusing on investor awareness and corporate social responsibility. We are also in due process to establish protocols to monitor the utilization of resources such as water, paper and electricity consumption. The Company continuously takes measures to align its processes and controls with the principles of sustainable business practices.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	The Company actively monitors and assesses the implementation of its action plan to ensure strict compliance with established norms. As on date, all targets are duly meet.								



Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
<b>Governance, leadership and oversight</b>									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements	<p>Arman resides in the heart of India – rural India. Our business is pivoted on uplifting the marginalized section of society. Ever since we started, we have taken small steps that have made a positive difference in the lives of millions.</p> <p>Arman as an organisation has always practiced responsible business operations and ethical corporate behaviour. This is reflected in the Company's growing customer base and improving rating with credit rating agencies. These metrics testify the relevance of the business model and ethical business practices.</p> <p>Having embedded some of the tenets of UN-SDGs (Reduced inequalities, gender equality etc.) since our inception, we remain steadfast on making a meaningful contribution towards a more prosperous and progressive nation.</p> <p>We also look forward to scaling our endeavours in giving back to society and leaving behind a legacy of positive social impact.</p>								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	<p>Name: Mr. Aalok Patel Designation: Joint Managing Director DIN: 02482747</p>								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	No								

**10. Details of Review of NGRBCs by the Company**

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other –please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	All policies approved by the Board and signed by the official who oversees the implementation of such policies. The Codes have been circulated to Directors and Management Personnel and its compliance is affirmed by them annually as per Regulation 26(3) of the SEBI Listing Regulations.																	
Compliance with statutory requirements of relevance to the principles and, rectification of any non-compliances	The company is in compliance to the extant with regulations as applicable.																	

**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.**

Evaluation is a continuous process and is done internally. No, external agency was involved for carrying assessment/ evaluation of the working of its policies.

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

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/No)					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)					NA				
The entity does not have the financial or/human and technical resources available for the task (Yes/No)					NA				
It is planned to be done in the next financial year (Yes/No)					NA				
Any other reason (please specify)					NA				

**SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE**

**PRINCIPLE 1: BUSINESSES SHOULD CONDUCT AND GOVERN THEMSELVES WITH INTEGRITY AND IN A MANNER THAT IS ETHICAL, TRANSPARENT AND ACCOUNTABLE**

**Essential Indicators**

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

Segment	Total number of training and awareness programmes held	Topics/ principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	4	To update about material changes in regulatory framework along with discussion on quarterly financial results through the Board/Committee meetings, also the company carries out familiarization programmes for its directors, as required under the SEBI Listing regulations.	100%
Key Managerial Personnel			
Employees other than BoD and KMPs	140	Business Process, Career Growth, Cashless Collection, Collection, Corrective, Employee Benefit, HR Policy, Induction, IT Tools, Knowledge sharing, Policy Update, Product & Process, Promotional, Quiz, Refresher Training, Skill Development, To Role Training	100%
Workers		NA	

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

	Monetary				
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	Nil	Nil	-	Nil	Nil
Settlement	Nil	Nil	-	Nil	Nil
Compounding Fee	Nil	Nil	-	Nil	Nil



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

3. Of the instances disclosed in Question 2 above, details of the Appeal/Revision preferred in cases where monetary or nonmonetary action has been appealed: **Not Applicable**

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

The Company's anti-corruption or anti-bribery policy is covered under Procedure for Dealing with Cases of Misconduct in Acts of Misconduct of Standing order & Service rules, which is available on the intranet of the organization.  
<https://armanindia.com/policynode.aspx>

The Company has zero tolerance towards unethical business practices and prohibits bribery and corruption in any form in all of its business dealings through necessary policies, codes and charters. All the employees of the Company must adhere to the commitment of integrity and other responsible business conduct principles laid down in Employee Charter.

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

	FY 2024-25 (Current Financial year)	FY 2023-24 (Previous Financial year)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	NA	NA

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

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

7. Provide details of any corrective action taken or underway on issues related to fines/penalties/action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest. **Not Applicable**

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

	FY 2024-25 (Current Financial year)	FY 2023-24 (Previous Financial year)
Number of days of accounts payables	Not Applicable	Not Applicable



9. Open-ness of business

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

Parameter	Metrics	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not Applicable	Not Applicable
	b. Number of trading houses where purchases are made from		
	c. Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	Not Applicable	Not Applicable
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors		
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	Nil	Nil
	b. Sales (Sales to related parties / Total Sales)	Nil	Nil
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	Nil	Nil
	d. Investments (Investments in related parties / Total Investments made)	100%	100%

**Leadership Indicators**

- Awareness programmes conducted for value chain partners on any of the Principles during the financial year

**Not Applicable**

- 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 a Code of Conduct policy for Board and KMPs. According to the policy "The Board Members and Senior Management Personnel" of the Company shall not involve in taking any decision on a subject matter in which a conflict of interest arises or which in his/her opinion is likely to arise and shall make disclosures to the competent authority relating to all material financial and commercial transactions".

**PRINCIPLE 2: BUSINESSES SHOULD PROVIDE GOODS AND SERVICES IN A MANNER THAT IS SUSTAINABLE AND SAFE**

**Essential Indicators**

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

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D	Nil	Nil	Nil
Capex	Nil	Nil	Nil



2. a. Does the entity have procedures in place for sustainable sourcing?  
The Company provides financial products and services and thus neither has a sizeable consumption of any raw material nor produces any tangible goods. Its activities are limited to providing financial solutions to serve the needs of the people; hence we do not currently maintain records for sustainable sourcing. However, we nurture a culture of conservation of resources and encourage innovations that aid in reducing the dependence on natural resources.
- b. If yes, what percentage of inputs was sourced sustainably?  
Refer point 2(a) above
3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste:  
**Not Applicable**
4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same:  
**Not Applicable**

#### Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format:  
**Not Applicable**
2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same:  
**Not Applicable**
3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry)  
**Not Applicable**
4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled and safely disposed, as per the following format:  
**Not Applicable**
5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category:  
**Not Applicable**

**PRINCIPLE 3 BUSINESSES SHOULD RESPECT AND PROMOTE THE WELL-BEING OF ALL EMPLOYEES, INCLUDING THOSE IN THEIR VALUE CHAINS**

**Essential Indicators**

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees											
Male	1106	817	73.87%	817	73.87%	0	N.A	817	73.87%	-	-
Female	48	16	33.33%	16	33.33%	16	33.33%	0	00.00%	-	-
Total	1154	833	72.18%	833	72.18%	16	1.39%	817	70.80%	-	-
Other than Permanent employees											
Male	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

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

**Not Applicable**

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

	<b>FY 2024-25 (Current Financial year)</b>	<b>FY 2023-24 (Previous Financial year)</b>
Cost incurred on well-being measures as a % of total revenue of the company	0.22%	0.32%

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

Benefits	FY 2024-2025 (Current Financial Year)		FY 2023-2024 (Previous Financial Year)	
	No. of employees covered as a % of total employees	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	100%	100%	Yes
Gratuity	100%	100%	100%	Yes
ESI	28%	28%	29%	Yes
Others	-	-	-	-

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.

Our premises/offices are accessible to differently abled employees wherever they are employed.

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.

The Company does not have a specific equal opportunity policy in place, but as per our recruitment policy, the Company does not discriminate on any factors like race, religion, caste, gender and any disabilities (Physical disabilities/Intellectual Disability/ Mental Behaviour) etc. <https://armanindia.com/policyncode.aspx>



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%	NA	NA
Female	100%	100%	NA	NA
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>NA</b>	<b>NA</b>

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

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	NA
Other than Permanent Workers	NA
Permanent Employees	Yes, the company has Vigil Mechanism/Whistle Blower Policy for this purpose
Other than Permanent Employees	Yes, the company has Vigil Mechanism/Whistle Blower Policy for this purpose

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

	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Total employees / workers in respective category (A)	No. of employees/ Workers in respective category, who are part of association (s)/ Union (B)	% (B/A)	Total employees / workers in respective category (A)	No. of employees/ Workers in respective category, who are part of association (s)/ Union (B)	% (B/A)
<b>Total Permanent employees</b>	-	-	-	-	-	-
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-
<b>Total Permanent Workers</b>	NA			NA		
Male						
Female						

8. Details of training given to employees and workers:

Category	FY 2024-25 (Current Financial Year)					FY 2023-24 (Previous Financial Year)				
	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)
<b>Employees</b>										
Male	1106	1106	100%	1106	100%	913	913	100%	913	100%
Female	48	48	100%	48	100%	38	38	100%	38	100%
<b>Total</b>	1154	1154	100%	1154	100%	951	951	100%	951	100%
<b>Workers</b>										
Male										
Female										
<b>Total</b>										

N.A.

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

Performance appraisal was conducted during the year for all the eligible employees as per Company's policies.

Benefits	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
<b>Total Permanent Employees</b>	1154	761	65.94%	951	532	55.94%
- Male	1106	737	66.64%	913	505	55.31%
- Female	48	24	50.00%	38	27	71.05%
<b>Total Permanent Workers</b>						
- Male				N.A.		
- Female						

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?

The Company is committed towards health & safety of its employees and has undertaken various awareness programmes on safety protocols by conducting periodic trainings on fire safety and evacuation drills, internal communication and alerts are sent out to employees, etc.

The Company strongly pays its emphasis on both, the physical and mental well-being of its employees and has organised various workshops and discussions with well-being experts and medical practitioners. At the workplace, training programmes on the safety of women employees is mandatory for all employees. Further, the employees are covered under the following policies:

- Group Mediclaim Policy
- Group Personal Accident policy
- Work Compensation
- Group term life insurance policy
- Employee State & Insurance policy

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

The Company provides financial solutions and does not engage in manufacturing activities and hence the above is not applicable for us. However, the Company has proper health and safety management system in place as specified above in 10 (a).

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

**Not Applicable**

- d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)  
Yes. The Company has the following non-occupational medical and healthcare services for its employees:

- Group Mediclaim Policy
- Group Personal Accident policy



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

Safety Incident/Number	Category	FY 2024-2025	FY 2023-2024
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Not Recorded	Not Recorded
	Workers	NA	NA
Total recordable work-related injuries	Employees	Not Recorded	Not Recorded
	Workers	NA	NA
No. of fatalities	Employees	Nil	Nil
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Not Recorded	Not Recorded
	Workers	NA	NA

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

Refer 10(a) above

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

Benefits	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	Nil	Nil	Nil	Nil
Health & Safety	Nil	Nil	Nil	Nil	Nil	Nil

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	The Company periodically reviews and assesses the effectiveness of health and safety practices, working conditions of its offices by its internal team 100%.
Working Conditions	

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.

No corrective actions pertaining to above mentioned parameters was necessitated by the Company during the year under review.

#### Leadership Indicators

- Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N): Yes  
The Company is having Group term life insurance policy in the event of death of Employees.
- Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners:

**Not Applicable**

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.

Gender	Total No. of effected 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 2024-25 (Current FY)	FY 2023-24 (Previous FY)	FY 2024-25 (Current FY)	FY 2023-24 (Previous FY)
Employees	Nil	Nil	Nil	Nil
Workers	NA	NA	NA	NA

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

**Yes**

5. Details on assessment of value chain partners:

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

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

**Not Applicable**

#### PRINCIPLE 4: BUSINESSES SHOULD RESPECT THE INTERESTS OF AND BE RESPONSIVE TO ALL ITS STAKEHOLDERS

##### Essential Indicators

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

The company recognizes and identifies key stakeholders as individuals or groups who are interested, impacted by, or concerned with its current and future activities. Accordingly, our key stakeholders encompass shareholders and investors, customers, government and regulators, value chain partners, employees and the society as a whole.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (yes/No)	Channels of Communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Government and Regulators	No	Email, submitting Physical Documents, Meetings	As and when required	To update on various compliances and to seek approvals
Customers	No	Meetings, Visiting their home, Email, SMS, Courier	Ongoing & need based engagement	To provide financial services; making collections and providing customer services
Shareholders & Investors	No	Email, Newspaper, Website, Notice, quarterly con call, Investor Press release and Presentation, Attending Investor Meets and conducting shareholders meeting	Quarterly, Half Yearly and Annually	To inform about quarterly performance, call for meeting and other relevant updates



Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (yes/No)	Channels of Communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Letters, Email, Website, Physical / virtual meeting	As and when required	Work related updates, providing awareness programmes
Community	Yes	Implementing CSR programmes	As and when required	To promote social welfare activities

### 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 emphasizes continuous and proactive interaction with its stakeholders to transparently communicate its strategies and achievements. Enabling frequent communication between the board, various stakeholders and community members on social matters has been instrumental in reinforcing our dedication to social responsibility. The Company also has an already existing Stakeholders' Relationship Committee to help with such matters. Audit Committee and the Board are apprised about the outcomes of the interactions and outputs from the resulting activities.

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

Yes. The engagement with stakeholders on a continuous basis plays a crucial role in meeting their expectations and enables our company to better serve their needs. By actively involving our stakeholders, we strive to enhance our understanding of their requirements, foster stronger relationships and ultimately deliver more effective solutions.

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

Our company is dedicated to making a positive impact on society through its Corporate Social Responsibility (CSR) initiatives. We have undertaken diverse activities and initiatives that aim to benefit various segments of the society, contributing to their well-being and creating a sustainable and inclusive future.

### 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 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Total (A)	No. of employees covered (B)	% (B/A)	Total (C)	No. of employees covered (D)	% (D/C)
<b>Employees</b>						
Permanent	1154	1154	100%	951	951	100%
Other than permanent	0	0	-	0	0	-
<b>Total</b>	1154	1154	100%	951	951	100%
<b>Workers</b>						
Permanent	N.A.			N.A.		
Other than permanent						
<b>Total</b>						



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

Category	FY 2024-25 (Current Financial Year)					FY 2023-24 (Previous Financial Year)				
	Total (A)	Equal to minimum wage		More than minimum wage		Total (D)	Equal to minimum wage		On Skill upgradation	
		(B) (Number of employees)	% (B/A)	(C) (Number of employees)	% (C/A)		(E) (Number of employees)	% (E/D)	(F) (Number of employees)	% (F/D)
Employees										
Male	1106	411	37.16%	695	62.84%	913	505	55.31%	408	44.69%
Female	48	21	43.75%	27	56.25%	38	27	71.05%	11	28.95%
Total	1154	432	37.44%	722	62.56%	951	532	55.94%	419	44.06%
Workers										
Male										
Female	N.A.									
Total										

N.A.

3. Details of remuneration/salary/wages,

- a. Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary/wages of respective category (₹ in lakhs)	Number	Median remuneration/ salary/wages of respective category (₹ in lakhs)
Board of Directors (BOD)	2*	16.74	-	-
Key Managerial Personnel (KMP)	4	17.86	-	-
Employees other than BOD and KMP	1106	2.79	48	2.13
Workers	-	-	-	-

\*Excluding Non-Executive/Independent Directors as no remuneration is paid to them

Note: Managing Director and Joint Managing Director have been counted in both BOD and KMP.

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Gross wages paid to females as % of total wages	3%	4%

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

The Company places great importance on upholding and respecting human rights, which are considered fundamental and core values. We strive to ensure that all business and employment practices are conducted fairly and ethically, while also promoting and protecting human rights. To maintain transparency and accountability, we review the position of the redressal of complaints/grievances received from our employees, vendors, or customers on a regular basis. We have implemented policies and committees to handle human rights-related issues effectively. The Company has a zero-tolerance for all forms of physical, sexual, psychological, or verbal abuse.



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

	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	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	N.A.	Nil	Nil	N.A.
Discrimination at workplace	Nil	Nil	N.A.	Nil	Nil	N.A.
Child Labour	Nil	Nil	N.A.	Nil	Nil	N.A.
Forced Labour/Involuntary Labour	Nil	Nil	N.A.	Nil	Nil	N.A.
Wages	Nil	Nil	N.A.	Nil	Nil	N.A.
Other human rights related issues	Nil	Nil	N.A.	Nil	Nil	N.A.

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	0	0
Complaints on POSH as a % of female employees / workers	0	0
Complaints on POSH upheld	0	0

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.  
The Company prioritizes a safe and inclusive workplace for all, regardless of their caste, sex, class, religion and background. We promote human rights and ethical business practices. A formal grievance mechanism is available to all employees to report or raise their concerns confidentially and anonymously.

9. Do human rights requirements form part of your business agreements and contracts? (Yes/No)  
The Company expects all its business partners to adhere to all applicable regulations including human rights

10. Assessments for the year:

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

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

**Not Applicable**

## Leadership Indicators

- Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.  
There have been no significant human rights grievances / complaints warranting modification / introduction of business processes.

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

### Not Applicable

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

We are committed to ensuring full compliance with the Persons with Disabilities Act 2016, as we actively enhance our premises to provide optimal accessibility for all visitors, including differently abled.

- Details on assessment of value chain partners:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Sexual Harassment	Our Company holds the expectation that its value chain partners adhere to the utmost standards of business ethics and principles.
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
Wages	
Others - please specify	

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

### Not Applicable

## PRINCIPLE 6: BUSINESSES SHOULD RESPECT AND MAKE EFFORTS TO PROTECT AND RESTORE THE ENVIRONMENT

### Essential Indicators

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

Parameter	FY 2024-25 (Current Financial year)	FY 2023-24 (Previous Financial year)
<b>From renewable sources</b>		
Total electricity consumption (A) (in gigajoules)	0	0
Total fuel consumption (B) (in gigajoules)	0	0
Energy consumption through other sources (C)	0	0
<b>Total energy consumed from renewable sources (A+B+C)</b>	0	0
<b>From non-renewable sources</b>		
Total electricity consumption (D)	879	695
Total fuel consumption (E)	11336	7952
Energy consumption through other sources (F)	0	0
<b>Total energy consumed from non-renewable sources (D+E+F)</b>	12215	8647
<b>Total energy consumed (A+B+C+D+E+F)</b>	12215	8647
<b>Energy intensity per rupee of turnover</b> (Total energy consumed / Revenue from operations)	0.67	0.65



Parameter	FY 2024-25 (Current Financial year)	FY 2023-24 (Previous Financial year)
<b>Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)*</b> (Total energy consumed / Revenue from operations adjusted for PPP)	13.84	13.43
<b>Energy intensity in terms of physical output</b>	-	-
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

\*For the purpose of calculation of intensity adjusted Purchasing power parity (PPP), conversion factor @20.66 Rs / International Dollar has been considered as per IMF data (<https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/ADVEC/WEOWORLD/IND>)

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 sought any external or 3<sup>rd</sup> party assurance for the above metrics. However, the Company intends to do so as and when the regulation becomes applicable.

- Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

**Not Applicable**

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

Parameter	FY 2024-25 (Current Financial year)	FY 2023-24 (Previous Financial year)
<b>Water withdrawal by source (in kilolitres)</b>		
i. Surface water		
ii. Groundwater		
iii. Third party water		
iv. Seawater / desalinated water		
v. Others (Drinking Water)		
<b>Total volume of water withdrawal (in kilolitres) (i+ii+iii+iv+v)</b>		
<b>Total volume of water consumption (in kilolitres)</b>		
<b>Water intensity per rupee of turnover</b> (Total water consumption / Revenue from operations)		
<b>Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> (Total water consumption / Revenue from operations adjusted for PPP)		
<b>Water intensity in terms of physical output</b>		
<b>Water intensity</b> (optional) – the relevant metric may be selected by the entity (KL/FTE)		

The usage of water is restricted to human consumption purposes only which is not accounted. Efforts have been made to ensure that water is consumed judiciously in the office/branch premises.

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 sought any external or 3<sup>rd</sup> party assurance for the above metrics.

4. Provide the following details related to water discharged:

Parameter	FY 2024-25 (Current Financial year)	FY 2023-24 (Previous Financial year)
<b>Water discharge by destination and level of treatment (in kilolitres)</b>		
(i) To Surface water		
- No treatment		
- With treatment – please specify level of treatment		
(ii) To Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) To Seawater		
- No treatment	Not applicable, as the organization works in financial domain. The water is used for human consumption only	
- With treatment – please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment – please specify level of treatment		
(v) Others (Drinking Water)		
- No treatment		
- With treatment – please specify level of treatment		
<b>Total water discharged (in kilolitres)</b>		

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

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

**Not Applicable**

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

Parameter	Please specify unit	FY 2024-25 (Current Financial year)	FY 2023-24 (Previous Financial year)
Nox			
Sox			
Particulate matter (PM)			
Persistent organic pollutants (POP)		Not Applicable	
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others– please specify			

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

No, the company has not sought any external or 3<sup>rd</sup> party assurance for the above metrics.



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

Parameter	Unit (Metric Ton of CO <sub>2</sub> e)	FY 2024-25 (Current Financial year)	FY 2023-24 (Previous Financial year)
Total Scope 1 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)			
Total Scope 2 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)			
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)			
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)		Not Applicable	
Total Scope 1 and Scope 2 emission intensity in terms of physical output			
Total Scope 1 and Scope 2 emission intensity (optional)– the relevant metric may be selected by the entity			

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

No, the company has not sought any external or 3<sup>rd</sup> party assurance for the above metrics.

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

Not Applicable

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

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

Parameter	FY 2024-25 (Current Financial year)	FY 2023-24 (Previous Financial year)
<b>Waste intensity in terms of physical output</b>	-	-
<b>Waste intensity</b> (optional) – the relevant metric may be selected by the entity	-	-
<b>For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)</b>		
<b>Category of waste</b>		
i. Recycled	NA	NA
ii. Re-used	NA	NA
iii. Other recovery operations	NA	NA
<b>Total</b>	<b>NA</b>	<b>NA</b>
<b>For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)</b>		
<b>Category of waste</b>		
i. Incineration	NA	NA
ii. Landfilling	NA	NA
iii. Other disposal operations	NA	NA
<b>Total</b>	<b>NA</b>	<b>NA</b>

Note: No waste to report for the reporting period.

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 sought any external or 3<sup>rd</sup> party assurance for the above metrics.

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.

Given the nature of the business, there is no usage of hazardous and toxic chemicals by the Company.

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
Not Applicable			

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

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

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

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
The company complies with applicable environmental regulations.				

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

i. Name of the area:

ii. Nature of operations:

iii. Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2024-25 (Current Financial year)	FY 2023-24 (Previous Financial year)
Water withdrawal by source (in kilolitres)		
Surface water	Not applicable, as the organization works in financial domain. The water is used for human consumption only	
Groundwater		
Third party water		
Seawater / desalinated water		
Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
i. To Surface water	Not applicable, as the organization works in financial domain. The water is used for human consumption only	
• No treatment		
• With treatment – please specify level of treatment		
ii. To Groundwater		
• No treatment		
• With treatment – please specify level of treatment		
iii. To Seawater		
• No treatment		
• With treatment – please specify level of treatment		
iv. Sent to third-parties		
• No treatment		
• With treatment – please specify level of treatment		
v. Others		
• No treatment		
• With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		



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

Parameter	Unit	FY 2024-25	FY 2023-24
<b>Total Scope 3 emissions</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	-	-
<b>Total Scope 3 emissions per rupee of turnover</b>		-	-
<b>Total Scope 3 emission intensity</b> (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 sought any external or 3<sup>rd</sup> party assurance for the above metrics.

3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities:

**Not Applicable**

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

S. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1.	Digital initiatives for Going Paperless	We promote and encourage extensive use of technology in our everyday lives. Our aim is to significantly bring down the use of paper and fuel by contributing to a healthy environment.	The Company has recently implemented many digital initiatives which has resulted in almost zero usage of papers in the operations of MSME.
2.	Digital Meetings	As a responsible organization, we are gradually adopting electronic document management and other digital tools to go paperless and go digital	The Company has started doing review meetings with operational team through virtual mode which has reduced a significant amount of fuel expenses.

5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.  
Yes, the Company has a board approved Business Continuity Plan (BCP) in place. The BCP envisages the likely disruptive events, their probability and impact on business operations which is assessed through business impact analysis. These aim to eliminate or minimise any potential disruption to critical business operations. <https://armanindia.com/policyncode.aspx>
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.  
**Not Applicable**
7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts:  
**Not Applicable**

## PRINCIPLE 7 BUSINESSES, WHEN ENGAGING IN INFLUENCING PUBLIC AND REGULATORY POLICY, SHOULD DO SO IN A MANNER THAT IS RESPONSIBLE AND TRANSPARENT

### Essential Indicators

- Number of affiliations with trade and industry chambers/ associations.  
The Company is a member of 1 trade and industry chambers/ associations.
- 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)
1	Gujarat Finance Companies Association (GFCA)	State



- 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.

**Not Applicable**

### Leadership Indicators

- Details of public policy positions advocated by the entity:

The Company actively participates in putting forward its views on the setting of new industry standards or regulatory developments pertaining to the NBFC sector. The Company has actively advocated for and supported the advancement of inclusive development policies to address the needs of underserved and unserved customers. We have actively engaged in representing and lobbying for policies that promote equal opportunities and inclusive growth for those who have been traditionally marginalized or overlooked.

## PRINCIPLE 8 BUSINESSES SHOULD PROMOTE INCLUSIVE GROWTH AND EQUITABLE DEVELOPMENT

### Essential Indicators

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

The CSR programs are not eligible for Impact assessment. However, the Company ensures that the CSR activities conducted by the Company are in line with the CSR policy.

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

Not Applicable

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

The Grievances related to customers/community are taken up promptly for resolution/redressal. The Company has a well-defined Customer Grievance Redressal (CGR) mechanism (through toll-free numbers) for ensuring timely redressal. One can also register their query/grievances on Companies website: [www.armanindia.com](http://www.armanindia.com) -> Contact -> Customer Grievance Form.

- Percentage of input material (inputs to total inputs by value) sourced from suppliers: NA

Materials required for branch purposes are majorly sourced from local vendors, nearby districts and suppliers.

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

Location	FY 2024-2025 (Current Financial Year)	FY 2023-2024 (Previous Financial Year)
Rural	43%	79%
Semi-urban	17%	-
Urban	7%	21%
Metropolitan	32%	-

### Leadership Indicators

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

**Not Applicable**

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

**Not Applicable**

3. a. Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)
  - b. From which marginalized /vulnerable groups do you procure?
  - c. What percentage of total procurement (by value) does it constitute?
- Not Applicable**

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:
- Not Applicable**

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.
- Not Applicable

6. Details of beneficiaries of CSR Projects:

Sr. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups*
1.	Distribution of Cello Water bottle	Approx 67000	100%

## PRINCIPLE 9 BUSINESS SHOULD ENGAGE WITH AND PROVIDE VALUE TO THEIR CUSTOMERS AND CONSUMERS IN A RESPONSIBLE MANNER

### Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.  
The Grievances related to customers are taken up promptly for resolution/redressal. The Company has a well-defined Customer Grievance Redressal (CGR) mechanism (through toll-free numbers) for ensuring timely redressal. One can also register their query/grievances on Companies website: [www.armanindia.com](http://www.armanindia.com) -> Contact -> Customer Grievance Form.

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	
Safe and responsible usage	Not applicable to our products and services
Recycling and/or safe disposal	

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

	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy						
Advertising						Nil
Cyber-security						
Delivery of essential services						Nil
Restrictive Trade Practices						
Unfair Trade Practices						
Other	9	Nil	N.A.	8	Nil	N.A.



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

	Number	Reasons for recall
Voluntary recalls	Nil	N.A.
Forced recalls	Nil	N.A.

## 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.

The Company has in place a risk management framework which is being undertaken by the Risk Management Committee of the Company on a regular basis. The RMC oversees the risks associated with cyber security, data privacy and IT related issues. <https://armanindia.com/policyncode.aspx>

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

Not Applicable

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

- Number of instances of data breaches - None
- Percentage of data breaches involving personally identifiable information of customers - None
- Impact, if any, of the data breaches – No Impact

**Leadership Indicators**

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

[www.armanindia.com](http://www.armanindia.com)

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

All Information related to products offered to customers are available at Company's website.

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

During the year, there were no major disruptions of critical services. In future, if the need arises, we will inform consumers of any risk of disruption/discontinuation of essential services through Website, Branches, Customer Support Service helpline.

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

None of the products withhold any relevant information needed by the customers to make informed decisions.