BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

Sl. No	Required Information	
1	Corporate Identity Number (CIN) of the Listed Entity	L65100MH2009PLC268160
2	Name of the Listed Entity	IndoStar Capital Finance Limited (referred to as 'the Company')
3	Year of incorporation	July 21, 2009
4	Registered office address	Silver Utopia, Third Floor, Unit No 301-A, Opposite P & G Plaza, Cardinal Gracious Road, Chakala, Andheri (E), Mumbai – 400 099
5	Corporate address	Silver Utopia, Third Floor, Unit No 301-A, Opposite P & G Plaza, Cardinal Gracious Road, Chakala, Andheri (E), Mumbai – 400 099
6	E-mail	icf.secretarial@indostarcapital.com
7	Telephone	022-4315 7000
8	Website	www.indostarcapital.com
9	Financial year for which reporting is being done	2025-26
10	Name of the Stock Exchange(s) where shares are listed	BSE Limited National Stock Exchange of India Ltd.
11	Paid-up Capital	₹ 1,61,53,72,660.00
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. Shikha Jain Company Secretary and Compliance Officer Phone: 022 – 4315 7000 Email id: sjain4@indostarcapital.com
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Standalone Basis
14	Name of Assessment or Assurance Provider	Not Applicable (NA)
15	Type of Assessment or Assurance obtained	NA

II. Products/Services

16 Details of business activities (accounting for 90% of the turnover):

Sl. No	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	Financial and Insurance Service	Other financial activities	100%

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

Sl. No	Product / Service	NIC Code	% of total Turnover contributed
1	Non-banking financial company involved in financing and related services	649	100%

III. Operation

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

Location	Number of plants	Number of offices	Total
National	NA	454	454
International	NA	NA	NA

19 Market Served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	24
International (No. of Countries)	NA

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

Nil. The Company is not engaged in any export-related activities.

c. A brief on types of customers

The Company operates as a non-banking financial institution with a focus on diversified lending across retail and institutional segments. The Company's key business verticals and corresponding customer segments are outlined below:

Vehicle Finance:

This segment primarily serves transport operators, particularly Small Road Transport Operators (SRTOs), by providing asset-backed financing for Commercial Vehicle, Construction Equipment, Passanger Vehicle and Farm Equipment. The Company aims to address segment-specific credit requirements while maintaining prudent risk management practices.

Housing Finance:

Undertaken through its erstwhile wholly-owned subsidiary, Niwas Housing Finance Limited (NHFL), this segment catered to customers in semi-urban and emerging markets. The Company focused on financing the purchase and construction of self-occupied residential properties. As on March 31, 2025, the Company held investments in its wholly owned subsidiary, Niwas Housing Finance Limited. Pursuant to the sale of the subsidiary to Witkopeend BV, an affiliate of BPEA EQT, during 2025-26, Niwas Housing Finance Limited ceased to be a wholly owned subsidiary of the Company effective July 17, 2025.

SME Finance:

The Company extends secured credit facilities to small and medium enterprises to support working capital needs, business expansion, and other operational requirements. The customer base comprises traders, manufacturers, professionals, and service-oriented businesses, with a portion of the portfolio qualifying under Priority Sector Lending (PSL).

Corporate Lending:

This segment provides structured financing solutions to mid-sized and large corporates across multiple sectors. The Company supports both project-specific and general funding requirements across industries such as manufacturing, infrastructure-linked sectors, consumer goods, and financial services.

Micro LAP:

The Company offers secured, small-ticket loans to small business operators in Tier 2 and Tier 3 markets. These facilities are primarily utilised for working capital and expansion purposes, with a focus on collateral-backed lending and disciplined credit structures.

IV. Employees

20 Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

Sl. No	Particulars	Total (A)	Male		Female	
			No.(B)	% (B/A)	No.(C)	% (C/A)
	Employees					
1	Permanent (D)	4,585	4,449	97.03%	136	2.97%
2	Other than Permanent (E)	38	29	76.32%	9	23.68%
3	**Total employees (D+E)**	4,623	4,478	96.86%	145	3.14%
	Workers					
4	Permanent (F)	-	-	-	-	-
5	Other than Permanent (G)	-	-	-	-	-
6	**Total workers (F+G)**	-	-	-	-	-

b. Differently abled Employees and workers:

Sl. No	Particulars	Total (A)	Male		Female	
			No.(B)	% (B/A)	No.(C)	% (C/A)
	Differently Abled Employees					
1	Permanent (D)	1	1	100%	-	-
2	Other than Permanent (E)	-	-	-	-	-
3	**Total differently abled employees (D+E)**	1	1	100%	-	-
	Differently Abled Workers					
4	Permanent (F)	-	-	-	-	-
5	Other than Permanent (G)	-	-	-	-	-
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%
Key Management Personnel	3	1	33.33%

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

	2025-26 (Turnover rate in current FY)			2024-25 (Turnover rate in previous FY)			2023-24 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	44.61%	33.68%	44.26%	35.65%	18.91%	35.04%	29.25%	20.37%	28.87%
Permanent Workers	NA	NA	NA	NA	NA	NA	NA	NA	NA

V. Holding, Subsidiary and Associate Companies (Including Joint Ventures)

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

Sl. 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	BCP V Multiple Holdings Pte. Ltd.	Holding company	55.98%	No
2	IndoStar Asset Advisory Private Limited	Wholly-owned subsidiary	100%	No

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

(ii) Turnover (in ₹): 1,39,358.33 lakhs

(iii) Net worth (in ₹): 3,76,605.47 lakhs

25 Complaints/Grievances on any of the principles (Principles 1 to 9) under the tool 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)	2025- 26 Current Financial Year			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	https://www.indostarcapital.com/contact-us	Nil	NA	NA	Nil	NA	NA
Investors (other than shareholders)	https://www.indostarcapital.com/investors-corner#investorContact	Nil	NA	NA	Nil	NA	NA
Shareholders	https://www.indostarcapital.com/investors-corner#investorContact	Nil	NA	NA	1	NA	NA
Employees and workers	https://www.indostarcapital.com/	Nil	NA	NA	Nil	NA	NA
Customers	Customer Grievance Redressal Mechanism. Please refer to the section, 'Policy Compendium' for accessing the policy. Website: https://www.indostarcapital.com/contact-us/ Contact Number: 022-50799503 / 080-44070071 Email: contact@indostarcapital.com	2,064	53	50 complaints were under process of resolution at the end of the quarter end and subsequently closed within the regulatory timeline. 3 complaints had breached the regulatory timeline due to the below reasons: a. Delay by Branch in recording Closure request b. Non-cooperation with the complainants	1654	8	The complaints reflect pendency as these were under the process of resolution at the time of the quarter end and were resolved in the subsequent month.

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	2025- 26 Current Financial Year			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
Value Chain Partners	https://www.indostarcapital.com/	Nil	NA	NA	Nil	NA	NA
Other (please specify)	-	Nil	NA	NA	Nil	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

Sl. 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 and Ethics	Opportunity	Robust governance practices, adherence to ethical standards, and a commitment to transparency contribute to sustaining stakeholder confidence and mitigating business risks.	-	Positive
2	Data Privacy and Cybersecurity	Risk	The expansion of digital operations heightens exposure to cyber risks, including ransomware attacks, phishing incidents, and potential data breaches.	Investments are undertaken in cyber security infrastructure, supported by periodic penetration testing, employee training programmes, robust access controls, and continuous threat monitoring.	Negative
3	Employee Well-being and Workplace Culture	Opportunity	A conducive workplace environment enhances operational efficiency, lowers employee turnover, and supports sustained talent retention over the long term.	-	Positive
4	Corporate Social Responsibility	Opportunity	Corporate Social Responsibility (CSR) initiatives contribute to meaningful social outcomes and support reputation enhancement, particularly in critical sectors such as healthcare and education.	-	Positive

Sl. 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	Branding and Reputation	Opportunity	A well-established reputation, in turn, strengthens investor confidence and fosters sustained customer trust.	-	Positive
6	Diversity, Equity and Inclusion (DEI)	Opportunity	Diversity, Equity, and Inclusion (DEI) are integral to fostering innovation, enabling diverse perspectives, and promoting equitable practices within the workplace.	-	Positive
7	Regulatory Compliance	Risk & Opportunity	Non-compliance with applicable regulations may result in regulatory actions, financial penalties, and reputational risks. Adherence to the updated regulatory requirements strengthens transparency and governance practices, enabling the organisation to uphold the highest standards of accountability and enhance stakeholder trust.	The Company has established real-time compliance monitoring systems, supported by periodic internal audits, employee training programmes, and enhanced internal control mechanisms. These initiatives will reinforce regulatory compliance, improve governance practices, and facilitate timely identification and resolution of compliance issues.	Positive & Negative
8	Financial Inclusion and Access to Credit	Opportunity	Expanding outreach to underserved segments supports national priorities while creating new avenues for growth.		Positive
9	Responsible Lending Practices	Opportunity	The Company is committed to promoting responsible financing practices that create long-term value for all stakeholders. By adhering to ethical lending practices, the Company strengthens financial stability, enhances customer trust, and reinforces its reputation as a responsible NBFC. Responsible financing also supports prudent risk management by reducing the likelihood of loan defaults, fostering long-term business resilience, and encouraging greater investor confidence. Furthermore, it contributes to broader financial inclusion and sustainable economic development.	-	Positive

Sl. 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)
10	Digital Transformation and FinTech Integration	Opportunity	Accelerated digitisation is transforming NBFC operations, with technology-enabled services enhancing customer experience and improving operational efficiency.	-	Positive
11	Customer Experience and Satisfaction	Opportunity	Improving customer experience fosters trust, encourages continued engagement, and supports long-term profitability.	-	Positive
12	Risk and Crisis Management	Risk	Effective risk and crisis preparedness is critical to maintaining continuity of operations during economic, operational, or environmental uncertainties.	Implementation of Enterprise Risk Management (ERM) frameworks, supported by scenario analysis, stress testing, and defined crisis response protocols.	Negative

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

Disclosure Questions			P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes											
1	a	Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes								
	b	Has the policy been approved by the Board? (Yes/No)	Yes								
	c	Web Link of the Policies, if available	Policies are available on the website of the Company at https://www.indostarcapital.com/investors-corner/ or Please refer to the section, 'Policy Compendium' for accessing the policy.								
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. However, the Company encourages the participation of its business associates and representatives in its sustainability initiatives.								
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.		NA								
5	Specific commitments, goals and targets set by the entity with defined timelines, if any.		Environmental stewardship continues to be a key focus area for the Company. It remains committed to enhancing operational energy efficiency, improving waste management practices, and accelerating digitalisation across its operations to reduce paper consumption and optimise resource use. On the social front, the Company is dedicated to fostering an inclusive, diverse, and people-centric workplace by strengthening employee well-being, learning and development, and equal opportunity practices. Increasing gender diversity across offices and branches remains a strategic priority, alongside enhancing employee engagement, ensuring workplace safety, and cultivating a culture founded on respect, ethics, integrity, and zero tolerance for discrimination and harassment. The Company also continues to promote financial inclusion and expand community development initiatives, with a particular focus on healthcare, to create sustainable and long-term social impact in underserved and underbanked communities. From a governance perspective, the Company is committed to strengthening its governance framework through robust Board and leadership oversight of ESG priorities and their integration into long-term business strategy and decision-making. It continues to reinforce a culture of ethical conduct, transparency, accountability, and regulatory compliance, while enhancing sustainability disclosures and embedding ESG considerations into its risk management framework, lending practices, policies, and operational processes.								

6	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	The Company believes that sustainable growth is driven by responsible business practices. By integrating Environmental, Social and Governance (ESG) considerations into its decision-making, it aims to enhance long-term resilience, create sustainable stakeholder value, and contribute positively to the communities it serves. Some of our key ESG highlights during 2025-26 include: **1. Digitalisation:** Continued digitisation of loan approval and operational processes to minimise paper consumption. Leveraging digital solutions such as Indo Mitra, Scorecards, and Connector Apps to enhance efficiency across customer sourcing, credit underwriting, loan processing, and collections. The Company has implemented a holistic digital Loan Origination System (LOS) to digitise the end-to-end lending lifecycle, spanning sourcing, underwriting, and disbursement. By leveraging API-based KYC, automated underwriting, e-signatures, e-NACH mandates, and digital documentation, the Company has enhanced operational efficiency, improved customer experience, and reduced reliance on paper-based processes. As of March 2026, digital adoption remained strong, with Vehicle Finance (VF) recording 87% e-NACH and 84% e-Sign adoption, while MLap achieved 96% e-NACH and 100% e-Sign, reflecting the Company's continued progress towards a fully digital lending ecosystem. **2. Energy Efficiency:** Continued implementation of energy efficiency initiatives across the Company's operations, including the transition from CFLs to energy-efficient LED sensor lighting at the corporate office. Energy optimisation measures at branches- such as regular monitoring of electricity consumption, improving air-conditioning efficiency, optimising temperature settings, and addressing infrastructure-related energy issues- have collectively contributed to a reduction in overall electricity consumption compared to 2024-25, resulting in ~3.89% reduction in Scope 2 Emissions. The Company has initiated the measurement and disclosure of Scope 3 emissions as part of its broader commitment to environmental stewardship and the effective management of its overall environmental impact. **3. ESG Governance:** Strengthened ESG governance through active oversight by the Board and the ESG Working Committee. **4. Ethical Business Conduct:** Reinforced our commitment to ethical business conduct through the adoption of a comprehensive Anti-Corruption Policy and a zero-tolerance approach towards unethical practices.

		5. Community Development: The Company undertakes CSR initiatives with a focus on promotion of Healthcare including Preventive Healthcare, The Company undertakes CSR initiatives with a focus on promoting healthcare including preventive healthcare, addressing the health needs of underserved and vulnerable communities. Through its partnership with Smile Foundation, the Company supported the Smile on Wheels programme for members of the trucking and transport community. The initiative provides a range of healthcare services, including OPD consultations, screening and diagnosis for common ailments through rapid Hb and sugar tests, physiotherapy, eye check-ups, medicines, first-aid kits and referrals to local or government healthcare centres, as required. In addition, through Jivika Foundation, the Company supported the Cervical Cancer Mukt Bharat programme, aimed at promoting preventive healthcare among young girls through vaccination against cervical cancer using the Gardasil vaccine. **6. Employee Well-Being:** Continued to prioritise employee well-being through comprehensive medical and term insurance coverage, wellness programmes, employee engagement initiatives, and awareness sessions. In 2025-26, 0.55% of the cost was incurred on employee well-being as a % of total revenue of the Company and ~55% of the employees were covered under skill upgradation training.
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)	We are pleased to present the BRSR of IndoStar Capital Finance Limited (the Company) for 2025-26. Supported by a strong liquidity profile, robust capital position, and a retail-focused business model, we remain committed to delivering sustainable value through our vehicle finance and Micro LAP businesses. The Company recognises that sustainable growth is intrinsically linked to responsible business practices. Integrating Environmental, Social, and Governance (ESG) considerations into its decision-making processes enables the Company to strengthen its resilience, create long-term stakeholder value, and contribute meaningfully to the communities it serves. During the year, the Company continued to strengthen its ESG foundation by aligning internal policies with evolving regulatory expectations, enhancing ESG data management systems, adopting digitalisation and energy efficiency initiatives, conducting training and awareness sessions, employee well-being initiatives and accountability across the organisation.

		Some of our key ESG highlights during 2025-26 include: • Adopted energy efficiency initiatives such as regular monitoring of electricity consumption, improving air-conditioning efficiency, optimising temperature settings, and addressing infrastructure-related energy issues resulting in ~3.89% reduction in Scope 2 Emissions as compared to 2024-25. • Accelerated digitalisation initiatives to reduce paper consumption and improve operational efficiency. • Initiated the measurement and disclosure of Scope 3 emissions to strengthen the management of the Company's environmental footprint. • Continued to promote employee well-being through comprehensive health and life insurance coverage, wellness programmes and employee engagement initiatives. • Strengthened employee capacity by conducting regular training and awareness programmes for employees, Key Managerial Personnel (KMPs), and the Board of Directors on ESG, ethics, compliance, and other relevant topics. • Expanded community development initiatives, with a focus on healthcare, to generate sustainable social impact in underserved and underbanked communities. • Strengthened ESG governance through active oversight by the Board of Directors and the ESG Working Committee. • Enhanced the ESG framework by aligning internal policies with evolving regulatory requirements. • Reinforced ethical business practices through the adoption of a comprehensive Anti-Corruption Policy and a zero-tolerance approach to corruption and unethical conduct. As we move forward, we remain committed to embedding ESG principles more deeply across our operations, enhancing transparency and accountability, and creating lasting positive impact for our stakeholders. Through responsible growth, sound governance, and sustainable business practices, we aim to contribute to a more inclusive and resilient future.
8	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (yes).	**Name:** Mr. Randhir Singh **Designation:** Managing Director designated as Executive Vice Chairman **DIN:** 05353131 **Name:** Mr. Jayesh Jain **Designation:** Chief Financial 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.	Yes, the Board of Directors has constituted an ESG Working Committee with an object to oversee the implementation and monitoring of Business Responsibility policies. The Committee comprises Ms. Shikha Jain, Company Secretary and Compliance Officer; Mr. Mihir Bhavsar, Chief Information Security Officer and Mr. K V Bharadwaj, Chief Credit Officer.

10 Details of Review of NGRBCs by the Company:

Subject of 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 Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliance	All stated policies are duly approved by the Board, its committees, or the Senior Management of the Company. These are subject to periodic review, typically on an annual basis, taking into account applicable regulatory requirements as well as the review cycles defined within each policy. The Company ensures adherence to all applicable statutory requirements, as and when they arise.																	

		P1	P2	P3	P4	P5	P6	P7	P8	P9
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	CARE Analytics and Advisory Private Limited (CAAPL) has reviewed the existing policies and procedures in relation to BRSR requirements and provided recommendations to align them accordingly.								

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

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	4	Business strategy, Risk Management System, Regulatory changes, recent developments in operations and IT of the Company, new initiatives taken by the Company, corporate governance and succession planning	100%
Key Managerial Personnel	25		
Employees other than BoD and KMPs		ABAC, Cyber Security, POSH, KYC-AML, Interaction with public officials, Excel, PPT, Health and Safety trainings and Training on insider training awareness	100%
Workers	NA	NA	NA

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

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				
Settlement					
Compounding fee					

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

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

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
Not Applicable	

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

The Company conducts its business in accordance with principles of integrity, transparency, and ethical conduct. It adopts a zero-tolerance approach towards bribery and corruption and seeks to uphold high standards of professionalism across all operations and engagements.

Appropriate controls and processes have been instituted to mitigate and address risks relating to unethical practices. In line with applicable anti-corruption and sanctions regulations, the Company has formalised an Anti-Bribery & Anti-Corruption Policy which is available on the website of the Company. Please refer to the section, 'Policy Compendium' for accessing the 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:

	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

6 Details of complaints with regard to conflict of interest:

	2025-26 (Current Financial Year)		2024-25 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	NA	Nil	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	NA	Nil	NA

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

NA

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

	2025-26* (Current Financial Year)	2024-25 (Previous Financial Year)
Number of days of accounts payables*	-	-

Note: *Considering the nature of business, cost of goods sold/services procured cannot be ascertained and hence, the said ratio cannot be computed.

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		2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Concentration of Purchases	a.	Purchases from trading houses as % of total purchases	-	-
	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	-	-
	b.	Number of dealers / distributors to whom sales are made	-	-
	c.	Sales to top 10 dealers/distributors as % of total sales to dealers / distributors	-	-
Shares of RPTs in	a.	Purchases (Purchases with related parties/ total purchases)	-	-
	b.	Sales (Sales to related parties/ total sales)	-	-
	c.	Loans & advances (Loans & advances given to related parties / total loans and advances)	-	-
	d.	Investments (Investments in related parties / total investments made)	0%*	25%

Note: *The Company had investment of ₹ 4,50,00,00,000 in its Wholly Owned Subsidiary Company - Niwas Housing Finance Limited as on March 31, 2025. During the 2025-26 the subsidiary was sold to Witkopeend BV, affiliated with BPEA EQT and it is ceased to be the Wholly owned subsidiary of the IndoStar Capital Finance Limited with effect from July 17, 2025.

Leadership Indicators

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

Total number of awareness programmes held	Topics/principles covered under the training	% age of value chain partners covered (by value of business done with such partners) under the awareness programmes
Not Conducted		

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 established a Code of Conduct applicable to everyone working with or on behalf of the Company, including employees, contingent staff (including off roll employees), the board of directors, customers, shareholders, vendors, service providers, other business partners and government regulators. Directors and Senior Management are required to promptly disclose any such conflicts and, where applicable, refrain from participating in related decision-making. Annual declarations confirming compliance with the Code are obtained to ensure adherence to ethical and governance standards.

Please refer to the section, 'Policy Compendium' for accessing the Code of Conduct.

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**

	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)	Details of improvements in environmental and social impacts
R & D	Nil	Nil	-
Capex	Nil	Nil	-

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)	As the Company operates in the financial services sector and does not engage in manufacturing activities, this indicator is not applicable. Nevertheless, waste generated from IT hardware, networking equipment, and other electronic assets is disposed of responsibly in accordance with the Company's internal policies.
(b)	E-waste	
(c)	Hazardous waste	
(d)	Other waste	

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.**

Extended Producer Responsibility (EPR) is not applicable to the Company's business activities.

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?**

NIC Code	Name of Product/ Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted byindependent external agency (Yes/No)	Results communicatedin public domain (Yes/No) If yes, providethe web-link.
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.**

Name of Product / Service	Description of the risk / concern	Action Taken
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).**

Indicate input material	Recycled or re-used input material to total material	
	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
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:**

	2025-26 Current Financial Year			2024-25 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	Not Applicable					
E-waste						
Hazardous waste						
Other waste						

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
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	4449	4449	100%	4449	100%	-	-	4449	100%	4449	100%
Female	136	136	100%	136	100%	136	100%	-	-	136	100%
Total	**4585**	**4585**	**100%**	**4585**	**100%**	**136**	**2.96%**	**4449**	**97.03%**	**4585**	**100%**
Other than Permanent employees											
Male	29	-	-	-	-	-	-	-	-	-	-
Female	9	-	-	-	-	-	-	-	-	-	-
Total	**38**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Other than Permanent workers											
Male	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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

	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Cost incurred on well-being measures as a % of total revenue of the Company	0.55%	0.54%

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

Benefits	2025-26 (Current Financial Year)			2024-25 (Previous Financial Year)		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	NA	Y	100%	NA	Y
Gratuity	100%	NA	Y	100%	NA	Y
ESI	7%	NA	Y	6%	NA	Y
Others	NA	NA	NA	NA	NA	NA

3 Accessibility of workplaces

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

The shared office premises accommodating the Company's corporate functions are equipped with facilities that support accessibility for persons with disabilities. The Company is committed to fostering an inclusive work environment and will continue to evaluate and implement additional accessibility measures, as needed, to further enhance inclusivity.

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 Company upholds the principles of equity, respect, and non-discrimination in alignment with the Rights of Persons with Disabilities Act, 2016. An Equal Opportunity framework, embedded within its Code of Conduct, guides fair and unbiased treatment of all stakeholders, including individuals with disabilities. All employment-related decisions are based on objective criteria such as competence, performance, and potential, without consideration of personal attributes. The Company also fosters an inclusive and respectful work environment that supports open communication and appropriate working conditions.

The Code of Conduct is available on the website of the Company. Please refer to the section, 'Policy Compendium' for accessing the Code of Conduct.

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
Total	**100%**	**100%**	NA	NA

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	The employees can write to hr@indostarcapital.com to share their grievances.
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:**

Benefits	2025-26 (Current Financial Year)			2024-25 (Previous Financial Year)		
	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	There are no constraints on employee participation in associations; however, employees are currently not affiliated with any such organisations.					
Male						
Female						
Total Permanent Workers						
Male						
Female						

8 **Details of training given to employees and workers:**

Category	2025-26 Current Financial Year					2024-25 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)
Employees										
Male	4,449	2,450*	53.43%	2,425	54.51%	4,155	-	-	2,170	52.23%
Female	136			73	53.68%	149	-	-	82	55.03%
Total	**4,585**	**2,450***	**53.43%**	**2,498**	**54.48%**	**4,304**	**-**	**-**	**2,252**	**52.32%**
Workers										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**

* Note: The reported figures include employees participating in multiple training sessions.

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

Category	2025-26 Current Financial Year			2024-25 Previous Financial Year		
	Total (A)	No.(B)	% (B/A)	Total (C)	No.(D)	% (D/C)
Employees						
Male	4449	3123	70.20%	4,155	3,301	79.45%
Female	136	125	91.91%	149	132	88.59%
Total	**4585**	**3,248**	**70.84%**	**4,304**	**3,433**	**79.76%**
Workers						
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
Total	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**

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?**

As the Company operates in the financial services sector, this indicator is not applicable. However, the Company places strong emphasis on safeguarding the health, safety, and well-being of its employees. First aid kits are available across all office locations, and regular road safety awareness programmes promote the use of helmets among employees. During 2025-26, the Company also conducted a range of health and safety training sessions covering topics such as stress management, mental health awareness, family fitness, full-body mobility, desk ergonomics, epilepsy awareness, power yoga, and injury prevention. These initiatives resulted in ~53% of employees receiving health and safety-related training during the year.

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

As a financial services organisation, this indicator is not applicable to the Company's operations. Notwithstanding this, the Human Resources function remains focused on fostering a supportive work environment that emphasises employee well-being.

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

As the Company operates within the financial services sector, this indicator is not applicable.

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

Yes, the Company extends medical and term insurance coverage to all employees as part of its overall benefits framework.

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

Safety Incident/Number	Category	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	1.11	1.29
	Workers	NA	NA
Total recordable work-related injuries	Employees	11	12
	Workers	NA	NA
No. of fatalities	Employees	8	3
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	1
	Workers	NA	NA

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

During 2025-26, the Company strengthened employee well-being and workplace safety through health and safety awareness programmes covering stress management, mental health, fitness, ergonomics, epilepsy awareness, power yoga, and injury prevention. Around 53% of employees received health and safety-related training, while a mock fire drill at the Head Office further enhanced emergency preparedness. Overall, these initiatives engaged more than 2,400 employees during the year.

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

Category	2025-26 Current Financial Year			2024-25 Previous Financial Year		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Working Conditions	Nil	Nil	NA	Nil	Nil	NA
Health & Safety	Nil	Nil	NA	Nil	Nil	NA

14 **Assessments for the year:**

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

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.**

As the Company operates within the financial services sector, this indicator is not applicable.

Leadership Indicators

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

Yes, the relevant policies are extended to its employees.

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

Currently, the Company is not involved in assessing its value chain partners.

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 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	
	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Employees	8	4	0	0
Workers	Not Applicable			

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

No

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	0%
Working Conditions	0%

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.**

Assessment not conducted

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 defines its key stakeholders as individuals, groups, institutions, or entities that have the potential to impact, or be impacted by, its operations, both in the present and over the long term. This includes customers, investors, lenders, government, regulatory authorities, shareholders, value chain partners, Board members, employees, and the broader community.

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

S. No.	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
1	Customer	No	Digital platforms and application, in-person engagement at branches	Periodic	To enhance customer satisfaction, ensure effective grievance resolution, gather feedback for product refinement, and strengthen customer relationship management.
2	Investors/ Shareholders	No	Press releases and publications, Investor meets, Annual General Meeting, SMS and Email Communication, Stock exchange communication, Website disclosures, Through RTA (Registrar and Transfer Agent)	Quarterly	To communicate the Company's performance and key developments, address investor queries, and provide general updates.
3	Lenders	No	Press releases and publications, Investor meets, Stock exchange communication, Website disclosures	Periodic	To communicate the Company's performance and business developments, and to respond to stakeholder queries.
4	Regulators	No	Statutory filings, meetings	Periodic	To ensure adherence to statutory requirements and stay aligned with relevant industry developments.

S. No.	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
5	Value chain partners	No	E-mails, Meetings, Training Programmes	Periodic	To develop an understanding of the range of services offered by the business
6	Employees	No	Emails and meetings, Internal portals, Employee satisfaction survey, Training programmes, Performance appraisal, Grievance redressal mechanisms, Town halls.	Periodic	To ensure a safe and secure work environment, promote merit-based opportunities aligned with the Company's vision and objectives, and support professional development and capacity building

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 firmly believes that constant and proactive engagement with key stakeholders is essential for effectively communicating its strategies and performance. Ongoing dialogue helps align stakeholder expectations with the Company's objectives, enhancing the ability to serve them better. The Board is regularly updated on key developments, and feedback is actively sought from the Directors to ensure informed and responsive decision-making.

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 Company is progressively strengthening its approach towards stakeholder engagement for the identification and management of environmental and social (E&S) topics. As part of its BRSR reporting process, the Company has identified and prioritised material ESG issues relevant to its business and stakeholders, providing a foundation for defining its sustainability priorities.

During the reporting period, the Company also undertook, policy mapping and development exercise to assess its practices and policies against industry peers, best practices and evolving ESG expectations. This exercise provided insights into areas for further strengthening of the Company's ESG practices, policies and disclosures, including opportunities to enhance stakeholder engagement. Going forward, the Company intends to build on this initiatives and progressively strengthen its stakeholder engagement mechanisms.

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

The Company remains conscious of its social responsibilities and has established a CSR Policy to guide its community engagement efforts. Going forward, the Company aims to focus its CSR initiatives on supporting disadvantaged, vulnerable, and marginalised sections of society. Details of the CSR activities undertaken are separately disclosed in the Annual Report, reflecting the Company's commitment to fostering inclusive growth and responsible community development.

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	2025-26 Current Financial Year			2024-25 Previous Financial Year		
	Total (A)	No. of employees/ workers covered (B)	% (B / A)	Total (C)	No. of employees/ workers covered (D)	% (D / C)
Employees						
Permanent	4,585	4,470	97.49%	4,304	3,824	88.85%
Other than permanent	38	-	0.00%	132	73	55.30%
Total Employees	**4,623**	**4,470**	**96.69%**	**4,436**	**3,897**	**87.85%**
Workers						
Permanent	NA	NA	NA	NA	NA	NA
Other than permanent	NA	NA	NA	NA	NA	NA
Total Workers	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**

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

Category	2025-26 Current Financial Year					2024-25 Previous Financial Year				
	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	4585	-	-	4585	100.00%	4,304	-	-	4,304	100.00%
Male	4449	-	-	4449	100.00%	4,155	-	-	4,155	100.00%
Female	136	-	-	136	100.00%	149	-	-	149	100.00%
Other than permanent	38	-	-	38	100.00%	132	-	-	132	100.00%
Male	29	-	-	29	100.00%	130	-	-	130	100.00%
Female	9	-	-	9	100.00%	2	-	-	2	100.00%
Workers										
Permanent	Not Applicable					Not Applicable				
Male										
Female										
Other than permanent										
Male										
Female										

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

a. Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	2*	1,90,35,667	-	-
Key Managerial Personnel	1#	1,83,90,118	1**	18,17,664
Employees other than BoD and KMP	4,449	3,99,444	136	5,34,828
Workers	NA	NA	NA	NA

Notes:

* As on March 31, 2026, the Board of Directors comprised 8 members. Mr. Karthikeyan Srinivasan ceased to be the Whole-time Director and Chief Executive Officer of the Company with effect from May 11, 2025. Accordingly, the reported median remuneration for male Board members includes the remuneration paid to Mr. Karthikeyan Srinivasan (up to May 11, 2025) and Mr. Randhir Singh, Managing Director & Executive Vice Chairman.

The sitting fees paid to Mr. Hemant Kaul, Ms. Naina Krishna Murthy and Ms. Sujatha Mohan, Independent Directors, is excluded from the above remuneration details. Further, Mr. Aditya Joshi, Mr. Vishal Goenka, Mr. Bobby Parikh and Mr. Devdutt Marathe, Non-Executive Directors, do not draw any remuneration from the Company.

KMP (Male) includes Mr. Jayesh Jain - Chief Financial Officer.

** KMP (Female) includes Ms. Shikha Jain – Company Secretary and Compliance Officer.

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

	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Gross wages paid to females as % of total wages	3.83%	5.00%

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.

Employees may report human rights–related concerns to their respective department heads or the Disciplinary Action Committee (DAC). Such matters may also be escalated to the Chairperson of the Audit Committee under the Whistle Blower Policy or to the Presiding Officer of the Internal Complaints Committee (POSH Committee), as applicable. All grievances are addressed in line with the procedures set out in the relevant policies, and appropriate corrective actions are undertaken where required.

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

Category	2025-26 Current Financial Year			2024-25 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	-	-	-	-	-	-
Discrimination at workplace	-	-	-	-	-	-
Child Labour	-	-	-	-	-	-
Forced Labour/ Involuntary	-	-	-	-	-	-
Labour	-	-	-	-	-	-
Wages	-	-	-	-	-	-
Other Human rights related issues						

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

	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	-	-
Complaints on POSH as a % of female employees / workers	NA	NA
Complaints on POSH upheld	NA	NA

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

The Whistle Blower Policy and the Code of Conduct incorporate provisions to safeguard individuals who report concerns related to discrimination or harassment. These frameworks ensure protection against any form of retaliation or adverse action, thereby preventing victimisation and encouraging the reporting of concerns in good faith.

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

No

10 **Assessments for the year:**

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	0%
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.**

Nil

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

During the reporting period, the Company did not receive any significant human rights-related grievances or complaints that required changes to its existing policies, procedures, or business processes.

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

The Company incorporates human rights considerations within its existing policies and practices, including those relating to employee welfare, non-discrimination, prevention of harassment, fair employment practices and grievance redressal. In FY26, 96.69% of employees received training on human rights, reinforcing the Company's commitment to fostering a workplace that upholds and respects fundamental human rights principles. The Company will continue to strengthen its policies, monitoring mechanisms, employee awareness and grievance redressal processes in line with evolving regulatory requirements and industry best practices.

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?**

The Company is 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.

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	The Company expects and strives to influence its value chain partners to adhere to the same values, principles and business ethics upheld by the Company. No specific assessment in respect of value chain partners has been carried out.
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.**

No corrective actions pertaining to Question 4 was necessitated by the Company during the year under review.

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: (GJ)**

Parameter	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
From renewable sources		
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)	-	-
From non-renewable sources		
Total electricity consumption (D)	14,008.47*	14,235.08
Total fuel consumption (E)	-	-
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D+E+F)	**14,008.47**	**14,235.08**
Total energy consumed (A+B+C+D+E+F)	**14,008.47**	**14,235.08**
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations in ₹)	0.000001	0.000001
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	0.000020	0.000021
Energy intensity in terms of physical output (Total energy consumed / Full Time Equivalent Employees)	3.03	3.21
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

Not Applicable

Note: *Although new branches were added during 2025-26, around 10 branches were closed from September 2025 onwards as part of the branch rationalisation initiative, reducing the operational footprint during the second half of the year. In addition, the Company implemented energy optimisation measures across branches, including monitoring electricity consumption, improving AC efficiency, optimising temperature settings, and addressing infrastructure-related energy issues. Collectively, these factors contributed to the reduction in overall electricity consumption compared to 2024-25.

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.**

As the Company operates within the financial services sector, the PAT Scheme of the Government of India is not applicable.

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

Parameter	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	52,008.75	49,905.00*
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	**52,008.75**	**49,905.00**
Total volume of water consumption (in kilolitres)	**52,008.75**	**49,905.00***
Water intensity per rupee of turnover (Total water consumption / Revenue from operations in ₹)	0.0000037	0.0000035*
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	0.000075	0.000073*
Water intensity in terms of physical output (Total water consumption / Full Time Equivalent Employees)	11.25	11.25
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 Not Applicable

Note: *Data updated in accordance with the CGWA guidelines.

4 **Provide the following details related to water discharged:**

Parameter	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(ii) To Groundwater		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iii) To Seawater		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(v) Others (Municipal Sewers)		
- No treatment	41,607.00	39,924.00
- With treatment – please specify level of treatment	-	-
Total water discharged (in kilolitres)	**41,607.00**	**39,924.00**

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

Not Applicable

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

No

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

Parameter	Please specify unit	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
NOx	-	Not Applicable	Not Applicable
SOx	-		
Particulate matter (PM)	-		
Persistent organic pollutants (POP)	-		
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

Not Applicable

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

Parameter	Unit	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Total Scope 1 emissions (Break-up of the GHG into CO_2, CH_4, N2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent	2.58*	-
Total Scope 2 emissions (Break-up of the GHG into CO_2, CH4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent	2762.78^	2,874.70
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations in ₹)	Metric tonnes of CO_2 equivalent / ₹	0.00000019	0.0000002
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Metric tonnes of CO2 equivalent / Revenue from operations in ₹ adjusted for PPP	0.0000040	0.0000042
Total Scope 1 and Scope 2 emission intensity in terms of physical output (Total Scope 1 and Scope 2 GHG emissions / Full Time Equivalent Employees)	Metric tonnes of CO2 equivalent / FTE Employees	0.59	0.65
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.
Not Applicable

Note:

(1) * - Data currently pertains to the Head Office (HO) only. Systems are being implemented to capture branch-level data, which will be incorporated into future reporting cycles.

(2) ^ - Energy efficiency initiatives implemented during 2025-26 (refer to the note under P6: EI.1) contributed to a reduction in overall electricity consumption compared to 2024-25, resulting in lower Scope 2 emissions during the year.

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

The Company has initiated a structured approach to control and optimise electricity consumption across branches by identifying high-consumption locations through detailed data analysis.

A standardised framework has been implemented to capture key parameters such as AC efficiency, operating hours, temperature settings, and meter integrity.

The Company is actively engaging with branch managers to validate on-ground issues, with initial findings indicating factors such as ageing AC units, improper usage practices, and shared electricity meters as key contributors to higher consumption. Corrective actions including AC replacement planning, enforcing optimal temperature settings, meter segregation, and energy usage awareness are being driven.

The Company is currently collecting detailed data and implementing targeted cost optimisation measures to ensure a sustainable reduction in electricity consumption across the branch network.

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

Parameter	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Total Waste generated (in metric tonnes)		The Company follows a systematic waste management framework focused on waste minimisation, resource recovery, and environmentally sound disposal of waste arising from its operations. Key initiatives include source-level segregation, compliance with responsible disposal protocols, and the adoption of digital solutions to reduce resource consumption and environmental footprint.
Plastic waste (A)	-	
E-waste (B)	5.17	
Bio-medical waste (C)	-	
Construction and demolition waste (D)	-	
Battery waste (E)	-	
Radioactive waste (F)	-	
Other Hazardous waste (Oil-soaked cotton waste, DG filters, paint cans, chemical cans, paint residue, oil sludge, DG chimney soot, coolant oil and used oil). 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) – Paper Waste	-	
Total (A+B + C + D + E + F + G + H)	**5.17**	
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations in ₹)	0.000	
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	0.000	
Waste intensity in terms of physical output (Total waste generated / Full Time Equivalent Employees)	0.001	
Waste intensity (optional) – the relevant metric may be selected by the entity	-	
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	5.17	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	**5.17**	**-**

Parameter	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
Total	**-**	**-**

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

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 mage such wastes.

As the Company is engaged in financial services business, its material category of waste are Paper waste and E-waste. The Company is cognisant of the environmental impact of improper management of waste and has adopted appropriate e-waste management systems to minimise adverse outcomes. It strives to ensure that e-waste is disposed in an appropriate manner by engaging with certified e-waste recycling vendors. In 2025-26, 5177.8 Kgs of e-waste was recycled through authorised e-waste recycler. The Company is undertaking digitisation initiatives i.e., use of software for automation of loan application, claims and approval process, reducing the use of paper significantly.

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.

Sl. 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:

Sl. 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 adheres to all applicable environmental regulations relevant to the financial services sector and is committed to conducting its operations in a responsible and environmentally conscious manner.				

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:		
1	(i) Name of the area (ii) Nature of operations	The Company's branches are located across six districts - Chhatarpur, Sagar, Vidisha, Shivpuri, Banda and Jhansi. The Company follows the applicable CGWA guidelines for assessing and managing its water requirements. Accordingly, while water consumption is currently assessed based on the prescribed methodology, detailed district-wise data on water withdrawal, consumption and discharge is not separately quantified at present. The Company continues to strengthen its water data management practices and will evaluate opportunities to enhance the granularity of such disclosures going forward.

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

Parameter	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) 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) Into Surface water	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(ii) Into Groundwater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iii) Into Seawater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(v) Others	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
Total water discharged (in kilolitres)	-	-

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

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

Parameter	Unit	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Total Scope 3 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent	4311.70*	-

Parameter	Unit	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Total Scope 3 emissions per rupee of turnover (Total Scope 3 emissions / Revenue from operations in ₹)	Metric tonnes of CO_2 equivalent / ₹	0.00000031	-
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	Total Scope 3 emissions/Full Time Equivalent (FTE)	0.932	-

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

Note: *Scope 3 emissions include relevant categories such as Category 2 (Capital Goods), Category 6 (Business Travel), and Category 7 (Employee Commuting).

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:**

Sl. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
Given its operations in the financial services sector, the Company neither uses nor generates hazardous or toxic chemicals. Nevertheless, it remains committed to minimising its environmental impact through responsible resource management and waste reduction initiatives. These efforts include continued digitisation of processes and electronic circulation of Board and Committee materials to reduce paper consumption, secure shredding and recycling of residual paper waste, adoption of energy-efficient LED lighting, reduction of single-use plastics through the use of sustainable alternatives such as glass, and ongoing awareness programmes to encourage prudent water consumption across office locations.			

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

Risk and Crisis Management is a material focus area for the Company, reflecting its commitment to operational resilience and long-term business sustainability. The Company has established a robust Risk Management Framework to identify, assess, monitor, and mitigate potential risks arising from economic, operational, environmental, and other external factors. This framework is strengthened through an Enterprise Risk Management (ERM) approach, incorporating scenario planning, stress testing, and crisis response protocols to enhance preparedness, support informed decision-making, and ensure continuity of critical operations during periods of disruption.

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

Given the nature of business operations, no significant adverse impacts on environment have been observed.

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

No specific assessments were conducted for value chain partners to assess environmental impacts.

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

a. By the listed entity

Nil, the organisation did not generate or procure any Green Credits during the financial year.

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

Not Assessed

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.**

1

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

Sl. No	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State / National)
1	Finance Industry Development Council (FIDC)	National

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

Name of authority	Brief of the case	Corrective action taken
Nil		

Leadership Indicators

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

Sl. 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
The Company did not engage in any direct public policy advocacy during the reporting period. However, it maintains constructive engagement with industry experts, regulatory authorities, and relevant stakeholders through established channels, while actively monitoring policy and regulatory developments that may impact its business and operations.					

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.**

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
As the Company operates within the financial services sector, this indicator is not applicable.					

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

Sl. 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 ₹)
As the Company operates within the financial services sector, this indicator is not applicable.						

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

No community-related grievances have been reported to the Company. The Company, however, remains committed to maintaining an effective and responsive grievance redressal framework to address any concerns that may arise going forward. Details of the mechanism are available at the designated link: https://www.indostarcapital.com/investor-contact/

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

Parameter	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Directly sourced from MSMEs/ small producers	As a financial services company, the Company's operations do not depend on substantial input materials.	
Directly sourced within India		

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

Location	2025-26 (Current Financial Year)	2024-25 (Previous Financial Year)
Rural	13.43%	3.63%
Semi-urban	5.18%	5.68%
Urban	46.54%	30.86%
Metropolitan	34.85%	59.83%

(Place categorised 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):**

Details of negative social impact identified	Corrective action taken
Not Applicable	

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

Sl. No	State	Aspirational District	Amount spent (In ₹)
No CSR projects were undertaken in aspirational districts during 2025-26.			

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

No

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

Not Applicable

(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:**

Sl. No	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
There were no such intellectual properties owned or acquired during the year.				

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

Name of authority	Brief of the Case	Corrective action taken
Not Applicable		

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

Sl. No	Project Title	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalised groups
1	Smile on Wheels	5,992	NA
2	Cervical Cancer Mukt Bharat	566	NA

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.**

IndoStar provides multiple channels for customers to raise queries, service requests, and complaints, including:

- **Email:** (contact@indostarcapital.com / pno@indostarcapital.com)
- **Call Centre:** (022-50799503 / 080-44070071)
- **PNO Contact:** (044-4004 5818)
- **App:** IndoMitra Mobile App
- **Website:** www.indostarcapital.com
- **Facebook:** IndoStar Capital Finance Limited
- **WhatsApp Bot:** AskIndo
- **Branch Walk-ins**

All customer interactions are channelled through a centralised Customer Management System (CMS/SCRM), facilitating consistent responses and maintaining an auditable record trail. For customers without email access, responses are conveyed through the call centre, with call recordings retained for documentation purposes.

Complaints may also be received via regulatory platforms such as the Reserve Bank of India CMS and CPGRAMS. These are directed to the appropriate internal functions, including operations, legal, collections, and branch teams, and escalated to senior management where necessary. Each grievance is evaluated based on relevant factors, such as loan status and prior interaction history, before issuing a response supported by appropriate documentation.

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

The Company adopts a transparent and equitable approach in all customer interactions. It ensures that product-related information is conveyed in a clear and comprehensive manner, enabling customers to make informed decisions.

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

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

	2025-26 Current Financial Year		Remarks	2024-25 Previous Financial Year		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	Nil	Nil	NA	Nil	Nil	NA
Advertising	Nil	Nil	NA	Nil	Nil	NA
Cybersecurity	Nil	Nil	NA	Nil	Nil	NA
Delivery of essential services	Nil	Nil	NA	Nil	Nil	NA
Restrictive trade practices	Nil	Nil	NA	Nil	Nil	NA
Unfair trade practices	Nil	Nil	NA	Nil	Nil	NA
Other	Nil	Nil	NA	Nil	Nil	NA

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

The Company maintains transparency and fairness across all customer interactions. It ensures that comprehensive product-related information is made available to customers to support informed decision-making.

	Reasons for recall	Number
Voluntary recalls	Not Applicable	0
Forced recalls	Not Applicable	0

5 **Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.**

Yes, the Company has established a comprehensive framework to address cybersecurity and data privacy risks through its IT Policy, Data Privacy Policy, and Code of Conduct. These policies outline employee responsibilities regarding the secure use of organisational assets, protection of confidential and sensitive information, and adherence to applicable data protection requirements. Together, they help ensure robust safeguards for customer and employee data and support the Company's commitment to maintaining information security and privacy. The Code of Conduct is available on the website of the Company. Please refer to the section, 'Policy Compendium' for accessing the Code of Conduct.

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

No corrective measures were required during the reporting period, as the Company did not record any concerns, non-compliances, or violations relating to advertising and marketing practices, customer data privacy and cybersecurity, product and service safety, service recalls, or the delivery of essential services. Furthermore, no penalties, sanctions, or regulatory actions were imposed on the Company in connection with the safety or quality of its products and services.

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

a. **Number of instances of data breaches**

Nil

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

Not Applicable

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

Not Applicable

Leadership Indicators

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

The Company provides a wide range of financial service; the information can be accessed from the website: https://www.indostarcapital.com/

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

The Company conducts 'Loan Melas' where existing and new customers meet the Company's team members to solve the customers queries during that time. Also, comprehensive information on the Company's products, services, and related offerings is also readily available on its website, ensuring convenient access for all stakeholders. Post-disbursement Loan Documents are shared to customers over email and WhatsApp.

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

The Company is committed to maintaining transparent and timely communication with its customers regarding any disruption or discontinuation of essential services. Company has a WhatsApp bot/Customer service app - INDO MITRA and website where the customer & loan-related information is available.

4 **Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/) 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)**

Comprehensive information regarding the Company's products and services is made readily available through its website to ensure transparency and ease of access for customers. In addition, the Company actively engages with customers through its Customer Relationship Management (CRM) framework. The Company doesn't conduct any customer satisfaction surveys regarding its services or products.