

August 06, 2025

CS&G/STX/SQ2025/18

1) National Stock Exchange of India LimitedExchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai – 400 051

Scrip Symbol: KFINTECH

2) BSE LimitedPhiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

Scrip Code: 543720

Sub. : Submission of Business Responsibility and Sustainability Report for the Financial Year 2024-25**Ref. : Regulation 34 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“LODR Regulations”)**

Dear Sir / Madam,

Pursuant to Regulation 34 and other applicable provisions of the LODR Regulations, please find enclosed herewith the Business Responsibility and Sustainability Report for the Financial Year 2024-25 (“BRSR”).

The BRSR also forms a part of the Annual Report for the Financial Year 2024-25 as submitted *vide* our previous intimation bearing reference no. CS&G/STX/SQ2025/16 dated August 05, 2025 and CS&G/STX/SQ2025/17 dated August 05, 2025.

This is for your information and records.

Thanking you,

Yours faithfully,

For KFin Technologies Limited**Alpana Kundu****Company Secretary and Compliance Officer**

ICSI Membership No.: F10191

Encl.: a/a

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

Section A: General Disclosures

I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity	L72400MH2017PLC444072
2. Name of the Listed Entity	KFin Technologies Limited
3. Year of incorporation	2017
4. Registered office address	301, The Centrium, 3 rd Floor, 57, Lal Bahadur Shastri Road, Nav Pada, Kurla (West), Mumbai – 400070, Maharashtra
5. Corporate address	Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddi - 500032, Telangana, India
6. E-mail	compliance.corp@kfintech.com
7. Telephone	+91 22 49620337
8. Website	www.kfintech.com
9. Financial year for which reporting is being done	2024-25
10. Name of the Stock Exchange(s) where shares are listed	BSE Limited (BSE) & National Stock Exchange of India Limited (NSE)
11. Paid-up Capital	₹ 1,720,833,430
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. Manju Anand, Chief Compliance Officer and Legal Head +91 22 49620337 compliance.corp@kfintech.com
13. Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	The disclosures made in this report are made on a Standalone basis and pertain only to KFin Technologies Limited.
14. Name of assessment or assurance provider	Not Applicable
15. Type of assessment or assurance obtained	Not Applicable

II. Products/services

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

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Fund Administrator and Qualified Registrar and Transfer Agent	Technology driven financial services platform providing comprehensive services and solutions to the capital markets ecosystem including asset managers and corporate issuers across asset classes in India and other global locations. We are also a Central Recordkeeping Agency for the National Pension Scheme in India	97.47%

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

S. No.	Product/Service	NIC Code	% of total Turnover contribute
1.	Service (Fund Administrator and Qualified Registrar and Transfer Agent)	62099	97.47%

III. Operations

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

Location	Number of plants	Number of offices	Total
National	0	195 front offices, 2 middle offices, 2 back offices	197*
International	0	1	1

*1 middle office(Hyderabad) and 1 back office(Chennai) also have front offices



19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	23 States and 4 Union Territories
International (No. of Countries)	13

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

Exports contribute a total of 4.94% of the total turnover

c. A brief on types of customers

KFin Technologies offers a wide range of registrar and transfer agent services, along with other value-added digital solutions, to various financial sectors, ensuring seamless operations and enhanced investor experiences.

Mutual Funds: KFin Technologies provides robust registrar and transfer agent services to mutual fund companies. By outsourcing their investor servicing activities to KFin, mutual fund companies benefit from efficient record-keeping, transaction processing, and customer support, thereby enhancing their operational efficiency and investor satisfaction.

Corporates: KFin Technologies collaborates with corporate clients to offer end-to-end shareholder services. This includes managing the entire lifecycle of shareholders, such as share transfers, dividend payments, and executing corporate actions like buy-backs, open offers, and bonus issues. Additionally, KFin provides platform-based value-added services, including the conduct of electronic Annual General Meetings (e-AGMs) and electronic voting (e-Voting), ensuring seamless corporate governance and shareholder engagement.

Alternative Investment Funds (AIFs): KFin Technologies delivers extensive investor servicing solutions to AIFs. These services encompass investor onboarding, addressing investor inquiries, managing fund distribution, maintaining accurate investor records, administering funds, and facilitating various transactions. This comprehensive suite of services ensures streamlined operations and superior investor management for AIFs.

Pension Subscribers: KFin Technologies is registered as a Central Recordkeeping Agency (CRA) with the Pension Fund Regulatory and Development Authority. The CRA's key activities include issuing and dispatching unique Permanent Retirement Account Numbers, receiving instructions from subscribers through the CRA System/NPSCAN, monitoring subscribers' contributions and instructions, transmitting information to the relevant Pension Fund Managers, and providing various subscriber maintenance services. Furthermore, KFin interacts and coordinates with other National Pension System (NPS) stakeholders, ensuring efficient management and administration of pension accounts.

IV. Employees

20 Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
	Employees and workers					
	EMPLOYEES					
1.	Permanent (D)	5,936	4,325	73%	1,611	27%
2.	Other than Permanent (E)	617	363	59%	254	41%
3.	Total employees (D + E)	6,553	4,668	72%	1,865	28%

The company does not have any workers as it's a service-based company.

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	34	25	74%	9	26%
2.	Other than Permanent (E)	1	1	100%	0	0%
3.	Total employees (D + E)	35	26	74%	9	26%

The company does not have any workers as it's a service-based company.

21 Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	10	1	10%
Key Management Personnel	3	1	33.33%

MD & CEO is included in both Board of Directors and Key Management Personnel.

22 Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

	Turnover rate in FY 2024-25			Turnover rate in FY 2023-24			Turnover rate in FY 2022-23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	26%	31%	28%	23%	29%	25%	33%	42%	35%

The Company does not have any workers as it's a service-based company.

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

23 Names of holding/subsidiary/associate companies/joint ventures

S. No.	Name of the holding/subsidiary/associate companies/joint ventures (A)	Indicate whether holding/ Subsidiary/Associate/Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1.	KFin Services Private Limited	Wholly-owned subsidiary	100%	No
2.	Hexagram Fintech Private Limited	Wholly-owned subsidiary	100%	No
3.	KFin Global Technologies (IFSC) Limited	Wholly-owned subsidiary	100%	No
4.	KFin Technologies (Bahrain) W.L.L	Wholly-owned subsidiary	100%	No
5.	KFin Technologies (Malaysia) SDN. BHD.	Wholly-owned subsidiary	100%	No
6.	Hexagram FinTech SDN. BHD.	Wholly-owned stepdown subsidiary	100%	No
7.	WebileApps (India) Private Limited	Wholly-owned subsidiary	100%	No
8.	WebileApps Technology Services Private Limited	Wholly-owned stepdown subsidiary	100%	No
9.	KFin Technologies (Thailand) Limited	Subsidiary	99.99%	No
10.	MFC Technologies Private Limited	Joint Venture	50%	No



VI. CSR Details

24 (i) Whether CSR is applicable as per section 135 of Companies Act, 2013:

Yes

(ii) Turnover (in ₹)

10,554.99 million

(iii) Net worth (in ₹)

14,005.57 million

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2024-25			FY 2023-24		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Considering the nature of the business done by the Company we do not have any direct or indirect impacts on the communities as such. But as an added responsibility we do undertake CSR projects which brings value to the communities at large.						
Investors (other than shareholders)	Yes; the company's investors can reach out through email at investorrelations@kfintech.com .						
Shareholders	Yes; the Company's shareholders can reach out through email at investorrelations@kfintech.com . For concerns related to registry and share transfers, the shareholders can write to the dedicated agency at investor@bigshareonline.com . Also, name, address and contact numbers of the agent has been provided on the Company's website.						
Employees and workers	Yes	0	0	NA	2	0	NA
Customers	Yes; the Company holds regular meetings with customers to gather insights, feedback, and suggestions at predetermined intervals.						
Value Chain Partners	Yes; the Company regularly interacts with key stakeholders via dedicated digital platforms to understand grievances, gather feedback, and address concerns.						
Other (please specify)	Not Applicable						

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Carbon Footprint and Climate Change	Risk and Opportunity	<p>The Company could face risks from stricter regulations, reputational damage, higher costs, and operational disruptions due to climate change and energy price volatility.</p> <p>As an opportunity, the Company can benefit from market differentiation, cost savings, innovation, attracting ESG investments, and appealing to environmentally conscious customers and employees by embracing sustainable practices and reducing its carbon footprint.</p>	The Company can shift to renewable energy sources for powering data centres and other facilities, reducing carbon emissions and energy consumption. Also, implementing energy efficient technologies, such as efficient cooling systems and server virtualization, could lead to reduced energy usage.	<p>Negative implications of risk could include potential fines, increased operational and insurance costs, revenue loss from reputational damage, and higher expenses due to supply chain disruptions.</p> <p>Positive implications can include cost savings due to lower energy bills and operational efficiency, increased revenue due to market differentiation, and attracting ESG investments.</p>
2.	Electronic Waste	Risk	Stricter disposal and recycling regulations, reporting requirements, reputational damage and increased stakeholder expectations demanding responsible E-waste management practices.	The Company has endorsed a robust and established Waste Management Policy specifically focused on E-waste. Under this policy, we have partnered with approved vendors who specialise in the appropriate disposal of electronic waste.	Non-compliance with E-waste handling rules can result in financial penalties.
3.	Data Privacy and Security	Risk and opportunity	As a QRTA, the Company handles sensitive customer data. Ensuring robust data privacy and security measures is crucial to maintaining customer trust and compliance with relevant regulations.	The Company has implemented strong data protection controls including encryption, access control mechanisms, and employee training programs, to mitigate the risk of data breaches and compromise of data privacy.	Increased investment in robust controls can build and maintain trust with customers, leading to increased loyalty and long-term relationships. The identified risk, if not resolved could lead to fines or penalties, loss of customers, reputational damage, etc.
4.	Workforce Diversity & Inclusion	Opportunity	A diverse and inclusive workforce can lead to enhanced creativity and innovation, better decision making, increased employee engagement and retention, attracting top talent, positive organisational culture and a socially responsible organisation.	The Company is an equal opportunity employer and does not discriminate its workforce on any grounds.	Improved financial performance on account of broader market reach, improved reputation and brand loyalty.
5.	Employee Well-being	Opportunity	A safe and healthy work environment, work-life balance, and employee development opportunities are essential for employee satisfaction, productivity, and overall organizational success.	Prioritise employee wellbeing through initiatives like flexible work arrangements, mental health support, employee benefits/ facilities and professional development opportunities.	Improving employee well-being and creating an inclusive work environment can enhance productivity, reduce employee turnover, attract top talent leading to increased revenues.



Section B: Management and Process Disclosures

Sr. No.	Disclosure Question	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes										
1.	a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	c. Web Link of the Policies, if available	Code of Conduct for Directors and Senior Management https://investor.kfintech.com/wp-content/uploads/2022/07/KFintech_Code-of-Conduct-for-Directors-and-Senior-Management.pdf Corporate Social Responsibility (CSR) Policy https://investor.kfintech.com/wp-content/uploads/2022/11/KFintech_CSR-Policy.pdf Policy on Board Diversity https://investor.kfintech.com/wp-content/uploads/2022/07/KFintech_Policy-on-Board-Diversity.pdf Whistle Blower and Vigil Mechanism Policy https://investor.kfintech.com/wp-content/uploads/2022/07/KFintech_Whistle-Blower-and-Vigil-Mechanism-Policy.pdf Information Security Policy https://investor.kfintech.com/wp-content/uploads/2022/11/Information-Security-Policy.pdf								
2.	Whether the entity has translated the policy into procedures. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3.	Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	NA	Yes	Yes
4.	Name of the national and international codes/certifications/labels/standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	The name of the national and international codes/certifications/labels/standards are as follows: ISO/IEC 27001:2022: Information security management systems ISO 9001:2015: Quality management systems SOC 1 Type 2 and SOC 2 Type 2: System and Organization Controls CMMI (DEV and SVC) Level 3: Capability Maturity Model Integration								
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	<p>The company has undertaken focused measures to identify and manage greenhouse gas (GHG) risks. As part of its broader Environmental, Social and Governance (ESG) framework, it has set specific goals aimed at fostering long-term value creation and sustaining competitive performance. Sustainability is integrated into the company's business operations, with an emphasis on inclusive and responsible growth that benefits all stakeholders. Through its CSR initiatives, the company remains committed to improving access to education and healthcare in underserved communities, with the objective of empowering individuals and supporting sustainable development.</p> <p>The company promotes a workplace culture that values Diversity, Equity and Inclusion (DEI), and continues to focus on hiring and retaining the right talent in a fair and supportive environment. As part of its environmental responsibility, the company is working to reduce its ecological footprint by adopting low-emission refrigerants and exploring other resource-efficient practices. To support the overall well-being of its employees, the company has introduced a range of programs focused on enhancing both physical and emotional health. These initiatives reflect an ongoing commitment to fostering a healthy and resilient workforce.</p>								
6.	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	<p>The company proactively implements measures to minimize its environmental footprint. Digital solutions have been introduced across operations to optimise resource usage and enhance overall efficiency.</p> <p>To strengthen transparency, the company has improved systems for more effective ESG-related disclosures. Performance against ESG goals is regularly tracked, and corrective actions are taken as needed to stay aligned with defined objectives.</p>								

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

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)

Please refer to the message of Mr. Sreekanth Nadella, MD and CEO in the Annual Report Page 32.

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

Mr. Sreekanth Nadella, MD and CEO

Name of highest authority	Mr. Sreekanth Nadella
Designation	Managing Director and CEO
DIN	08659728
Category	Executive Director

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

The Company is endeavoured to achieve its sustainable development goals in its CSR projects in line with the Corporate Social Responsibility Policy of the Company. The Corporate Social Responsibility Committee inter-alia monitors the implementation of the CSR Policy of the Company, including monitoring the progress of CSR projects/programmes.

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director/Committee of the Board/Any other Committee								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	The Company's approved policies are reviewed by the Board and its committees annually or on need basis.								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	The Board through its committees ensures that the Company complies with all applicable laws and statutory requirements on an annual basis.								
Subject for Review	Frequency (Annually/ Half yearly/Quarterly/Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	The Company's approved policies are reviewed by the Board and its committees annually or on need basis.								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	The Board through its committees ensures that the Company complies with all applicable laws and statutory requirements on an annual basis.								

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.

The Company conducts external audits periodically to comply with regulatory and statutory requirements. However, it has not yet conducted a specific independent audit on the National Guidelines on Responsible Business Conduct (NGRBC) principles.

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

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



SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	0	-	0%
Key Managerial Personnel	2	Potential Leadership Development Program & Training on POSH	67%
Employees other than BoD and KMPs	943	<p>Process Training focuses on business workflows and operational procedures.</p> <p>Soft Skills training enhances communication, collaboration, and interpersonal effectiveness.</p> <p>Domain Training builds industry-specific expertise for functional excellence.</p> <p>New Hire Induction supports smooth onboarding through orientation and company familiarization.</p> <p>LEAN Program, POSH Training, Project Management, Quality Management, IT Training, and Leadership Programs, which prepare future leaders through managerial and coaching skill development.</p>	89%
Workers*	0	-	0%

*The Company does not have any workers as it's a service-based company.

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

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

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

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

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

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.

KFin Technologies upholds a robust Code of Conduct and Business Ethics, ensuring employees refrain from bribery and corruption. Monitoring mechanisms are in place to oversee compliance. The policy also mandates transparent gift exchanges, requiring approval from HR for internal gifts and meticulous documentation of client gifts. This commitment to integrity aligns with the company's emphasis on professionalism, fairness, and legal compliance. The code addresses various aspects of ethical behavior, including confidentiality, records management, and prohibition of conflicts of interest and harassment.

The policy can be accessed here: <https://investor.kfintech.com/wp-content/uploads/2023/10/Code-of-Conduct-and-Business-Ethics.pdf>

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

None

6 Details of complaints with regard to conflict of interest:

	FY 2024-25		FY 2023-24	
	Number	Remark	Number	Remark
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

Not applicable as there were no issues related to fines/penalties.

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

	FY 2024-25	FY 2023-24
Number of days of account payables	22	8



9. Open-ness of business

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

Parameter	Metrics	FY 2024-25	FY 2023-24
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Nil/NA	Nil/NA
	b. Number of trading houses where purchases are made from	Nil/NA	Nil/NA
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	Nil/NA	Nil/NA
Concentration of Sales	a. Sales to dealers/distributors as % of total sales	Nil/NA	Nil/NA
	b. Number of dealers/distributors to whom sales are made	Nil/NA	Nil/NA
	c. Sales to top 10 dealers/distributors as % of total sales to dealers/distributors	Nil/NA	Nil/NA
Share of RPTs in	a. Purchases (Purchases with related parties/Total Purchases)	8.92%	8.07%
	b. Sales (Sales to related parties/Total Sales)	1.95%	1.30%
	c. Loans & advances (Loans & advances given to related parties/Total loans & advances)	0.00%	0.00%
	d. Investments (Investments in related parties/Total Investments made)	14.51%	18.24%

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
Nil	NA	NA

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; KFinTech has a "Code of Conduct for Directors and Senior Management" that emphasizes integrity, objectivity, and responsibility in decision-making processes, ensuring the company's interests are utmost important. Directors and senior management are expected to uphold ethical standards, exercise independent judgment, and disclose relevant information. The code delineates roles, functions, and duties, including responsibilities for performance evaluation and financial integrity. It prohibits conflicts of interest and unethical behavior and mandates an annual affirmation of compliance.

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

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

Essential Indicators

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

	FY 2024-25	FY 2023-24	Details of improvements in environmental and social impacts
R&D			None
Capex			

None, owing to nature of business

2. **Details on Sustainable Sourcing**

- a. **Does the entity have procedures in place for sustainable sourcing?**

Yes

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

10%

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)	This is not relevant to the company's operations as it primarily focuses on IT services rather than manufacturing physical products. As the company delivers services through its office-based operations, it procures off-the-shelf items or products, which are disposed of following sustainable waste management practices once they reach the end of their lifecycle. With respect to E-waste, the Company has endorsed a robust and established Waste Management Policy. Under this policy, we have partnered with approved vendors who specialise in the appropriate disposal of electronic waste.
(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.**

Not Applicable.



Leadership Indicators

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

Not Applicable.

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

Not Applicable

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

Not Applicable

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

	FY 2024-25			FY 2023-24		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	Not Applicable					
E-waste		3.20			3.62	
Hazardous waste	Not Applicable					
Other waste		14.69			40.47	

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

Not Applicable

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

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:

% of employees covered by											
Category	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	4,325	4,325	100%	4,325	100%	0	0%	4,325	100%	0	0
Female	1,611	1,611	100%	1,611	100%	1,611	100%	0	0%	0	0
Total	5,936	5,936	100%	5,936	100%	1,611	27%	4,325	73%	0	0
Other than Permanent employees											
Male	363	363	100%	363	100%	0	0%	363	100%	0	0
Female	254	254	100%	254	100%	254	100%	0	0%	0	0
Total	617	617	100%	617	100%	254	41%	363	59%	0	0

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

% of workers covered by											
Category	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	The company does not have any workers as it is service based company										
Male											
Female											
Total											
Other than Permanent Workers	The company does not have any workers as it is service based company										
Male											
Female											
Total											

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

Category	FY 2024-25	FY 2023-24
Cost incurred on well-being measures as a % of total revenue of the company	0.91%	0.98%

The percentage has been calculated considering staff welfare expenses excl. salaries and wages, retirement benefits, and share based payments.

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

Benefits	FY 2024-25			FY 2023-24		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	NA	Yes	100%	NA	Yes
Gratuity	100%	NA	Yes	100%	NA	Yes
ESI	41%	NA	Yes	40%	NA	Yes



3. Accessibility of workplaces

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

Yes, the premises/offices of the entity are accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016.

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

The Company adheres to a comprehensive Code of Conduct policy that upholds principles of professional ethics, fairness, and transparency among all employees. The organization remains committed to compliance with the Rights of Persons with Disabilities Act, 2016, ensuring equal opportunities for individuals with disabilities. This policy aims to provide fair and equitable opportunities for all employees, regardless of any disabilities they may have. The aforesaid policy can be accessed here: https://investor.kfintech.com/wp-content/uploads/2023/08/KFintech_Human-Rights-Policy.pdf

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%	98%	The company does not have any workers as it is service based company	
Female	99%	95%		
Total	99.5%	96.5%		

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 Company does not employ any workers
Other than Permanent Worker		
Permanent Employees	Yes	Employees can raise their grievances through email on grievance@kfintech.com .
Other than Permanent Employees		The grievances are addressed by the concerned stakeholders within the stipulated timelines

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

Category	FY 2024-25			FY 2023-24		
	Total employees/workers in respective category (A)	No. of employees/workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees/workers in respective category (C)	No. of employees/workers in respective category, who are part of association(s) or Union (D)	% (D/C)
Total Permanent Employees						
Male						
Female						
Total Permanent Workers						
Male						
Female						

The Company does not have any employee's association. However, the Company acknowledges and respects the right to freedom of association, and it does not discourage or impede collective bargaining.

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

8. Details of training given to employees and workers:

	FY 2024-25					FY 2023-24				
	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	4,325	1,765	40.81%	3,831	88.58%	4,135	737	17.80%	3,714	89.80%
Female	1,611	828	51.40%	1,458	90.50%	1,464	492	33.60%	1,336	91.30%
Total	5,936	2,593	43.68%	5,289	89.10%	5,599	1,229	21.95%	5,050	90.19%
Worker										
Male	The company does not have any workers as it is service based company									
Female										
Total										

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

	FY 2024-25			FY 2023-24		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	4,325	4,325	100%	4,135	3,019	73.00%
Female	1,611	1,611	100%	1,464	908	62.00%
Total	5,936	5,936	100%	5,599	3,927	70.10%
Worker						
Male	The company does not have any workers as it is service based company					
Female						
Total						

10. Health and safety management system:

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

Yes; the Company has implemented a comprehensive occupational health and safety management system to ensure workplace safety for its employees. Due to the nature of business, there are no significant occupation related health risks within the office premises. Nevertheless, the Company periodically reviews the effectiveness of its internal safety systems.

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

The Company encourages employee feedback on safety and health matters, fostering a collaborative effort to uphold a secure and healthy workplace environment. Fire drills are conducted periodically at the premises to assess and minimize risks. Additionally, employees receive comprehensive first aid training to manage critical situations.

c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Yes/No)

Given the nature of business operations the company is into, no workers are employed and the employees are typically not exposed to work related hazards.

Nevertheless, as a proactive measure, the company conducts regular fire drills and offers training sessions to empower our employees with the necessary skills to safely mitigate any potential risks."

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

Yes



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

Safety Incident/Number	Category	FY 2024-25	FY 2023-24
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	NA	NA
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	NA	NA
No. of fatalities	Employees	Nil	Nil
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	NA	NA

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

To ensure a safe and healthy workplace, KFinTech has implemented the following measures:

1. Safety Policies and Procedures:

The company has established comprehensive EHS policies and SOPs covering areas like security, access control, and emergency response.

2. Risk Assessments:

Regular assessments are conducted to identify potential threats to employee health and safety, as outlined in our crises management and business continuity program.

3. Safety Equipment and Facilities:

Necessary safety equipment and facilities, including personal protective gear and firefighting equipment, are provided to employees.

4. Incident Reporting and Investigation:

Clear procedures, such as root cause analysis (RCA), are in place for employees to report incidents. This proactive approach enables us to investigate root causes, identify trends, and take corrective actions.

Through these measures, KFinTech demonstrates its commitment to fostering a safe and healthy workplace environment, prioritizing employee well-being and risk mitigation."

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

	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	-	Nil	Nil	-
Health & Safety	Nil	Nil	-	Nil	Nil	-

14. Assessments for the year:

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

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks/concerns arising from assessments of health & safety practices and working conditions.

There were no significant risks or concerns that were reported from the above assessments. However, any concerns on the above parameters are addressed by the concerned departments in a time bound manner.

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Yes/No) (B) Workers (Yes/No).

Yes; the entity extends life insurance or compensatory package in case of death of employees.

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

The company diligently ensures that all pertinent statutory payments related to its partners are accurately deducted and deposited in compliance with regulatory standards. This process is subject to rigorous examination through both internal and statutory audits. Furthermore, the company expects its partners across the value chain to adhere to principles of business responsibility, maintaining the highest levels of transparency and accountability.

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

	Total no. of affected employees/worker		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Employees	Nil	Nil	Nil	Nil

The company does not have any workers as it is service based company.

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment?

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	No assessments were conducted during the financial year.
Working Conditions	No assessments were conducted during the financial year.

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

NA



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 process of identifying key stakeholder groups within the entity involves recognizing individuals, groups, or institutions that significantly contribute to the business chain of the Company. This includes employees, shareholders, investors, customers, channel partners and key collaborators, regulatory bodies, financial institutions, research analysts, local communities, and suppliers, among others.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website, Other)	Frequency of engagement (Annually/Half yearly/Quarterly/others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Shareholders	No	Email, Newspaper advertisements, Meetings	Annually/Half Yearly / Quarterly/Need Basis	Financial and Business performance
Clients	No	Email, Mobile Apps, Surveys, Websites, Face to face meetings	Annually/Half Yearly /Quarterly/Monthly/ Weekly/Need basis	Products/Service delivery
Employees	No	Internal communications	Frequently	Team building, Town Halls, career growth, skill development trainings, safe workplace
Society	No	Meeting, Newspaper, Notices	As and when required	Implementation of CSR activities promoting education, preventive health care and sanitation, and Ecological balance and animal welfare
Government and regulatory authorities	No	Meeting, Newspaper, Notices	As and when required	Industry representations, and meetings

Leadership Indicators

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

Our Company strongly values maintaining ongoing engagement with its primary stakeholders to enhance communication regarding its performance and strategy. As part of this commitment, our Company actively seeks opportunities to interact with key stakeholders to gain insights into their perspectives, concerns, grievances, and suggestions regarding the environmental, social, and governance (ESG) material issues. The exchange of ideas and information between stakeholders, company management, and board members, as well as interactions with officials, occurs through a diverse range of engagement channels.

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 identifies the environmental and social activities in active engagement with the key stakeholder groups.

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

Not Applicable

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

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:

	FY 2024-25			FY 2023-24		
	Total (A)	No. of employees/ workers covered (B)	% (B/A)	Total (C)	No. of employees/ workers covered (D)	% (D/C)
Employees						
Permanent	5,936	5,936	100%	5,599	5,599	100%
Other than permanent	617	0	0%	658	0	0%
Total Employees	6,553	5,936	91%	6,257	5,599	89.48%
Workers						
Permanent	The company does not have any workers as it is service based company					
Other than permanent						
Total Workers						

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

Category	FY 2024-25					FY 2023-24				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent										
Male	4,325	288	6.66%	4,037	93.34%	4,135	197	4.76%	3,938	95.24%
Female	1,611	180	11.17%	1,431	88.83%	1,464	123	8.40%	1,341	91.60%
Other than Permanent										
Male	363	173	47.66%	190	52.34%	406	156	38.42%	250	61.58%
Female	254	91	35.83%	163	64.17%	252	132	52.38%	120	47.62%
Workers										
Permanent	The company does not have any workers as it is service based company									
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)	9	2,183,219	1	2,250,000
Key Managerial Personnel	1	22,132,444	1	2,999,996
Employees other than BoD and KMP	4,323	350,004	1610	300,000

Remuneration does not include share based payments

The company does not have any workers as it is service based company

** Non-executive directors not drawing any remuneration and directors who left during the financial year have been excluded from the median calculation.


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

Category	FY 2024-25	FY 2023-24
Gross wages paid to females as % of total wages	22.03%	26.38%

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

Yes; the Human Resource department is responsible for addressing human rights issues caused or contributed by the business.

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

Employees can report human rights grievances directly to the grievance committee at grievance@kfintech.com. Other stakeholders can report their grievances under the Company's Whistle Blower policy. The committee reviews the grievances and appropriate action is taken within stipulated timelines.

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

	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	Nil	NA	—	Nil	NA	—
Discrimination at workplace	Nil	NA	—	Nil	NA	—
Child Labour	Nil	NA	—	Nil	NA	—
Forced Labour/Involuntary Labour	Nil	NA	—	Nil	NA	—
Wages	Nil	NA	—	Nil	NA	—
Other human rights related issues	Nil	NA	—	Nil	NA	—

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

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

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

The company has a reporting mechanism in place where employees can report any incidents regarding discrimination and harassment at grievance@kfintech.com

There is a robust POSH policy in place to prevent cases of sexual harassment.

The policy stands by the company's commitment to providing a safe, secure, and compatible work environment free from sexual harassment. The policy is framed in accordance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013, and the rules framed thereunder.

The policy emphasizes confidentiality, fair inquiry procedures, and disciplinary actions against perpetrators while providing support to aggrieved persons. Aggrieved employee may file a written complaint of harassment to an Internal committee to address the issues of harassment. The policy can be accessed here https://investor.kfintech.com/wp-content/uploads/2023/10/KFintech_Policy-on-Prevention-of-Sexual-Harassment-at-workplace.pdf

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

- 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	NA
Forced/involuntary labour	NA
Sexual harassment	NA
Discrimination at workplace	NA
Wages	NA
Others – please specify	NA

- 11. Provide details of any corrective actions taken or underway to address significant risks/concerns arising from the assessments at Question 10 above.**
 Not Applicable

Leadership Indicators

- 1. Details of a business process being modified/introduced as a result of addressing human rights grievances/complaints.**
 The Company has not received any complaints or grievances pertaining to human rights violations during the financial year.
- 2. Details of the scope and coverage of any Human rights due-diligence conducted.**
 KFintech maintains a zero-tolerance policy towards human rights issues. The company adheres to all government regulations and regulatory policies, ensuring compliance with applicable local and national laws, including collective bargaining agreements, through its established policies and standards
- 3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?**
 Yes, the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016.
- 4. Details on assessment of value chain partners:**

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

**The Company has not formally assessed its value chain partners on the above parameters, however it internally monitors compliance with relevant policy requirements.*

- 5. Provide details of any corrective actions taken or underway to address significant risks/concerns arising from the assessments at Question 4 above.**
 Not Applicable



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

Essential Indicators

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

Parameter	Unit	FY 2024-25	FY 2023-24
From renewable sources			
Total electricity consumption (A)	GJ	Nil	Nil
Total fuel consumption (B)	GJ	Nil	Nil
Energy consumption through other sources (C)	GJ	Nil	Nil
Total energy consumed from renewable sources (A+B+C)	GJ	Nil	Nil
From non-renewable sources			
Total electricity consumption (D)	GJ	16,134.32	14,416.34
Total fuel consumption (E)	GJ	75.56	64.27
Energy consumption through other sources (F)	GJ	0	0
Total energy consumed from non-renewable sources (D+E+F)	GJ	16,209.88	14,480.61
Total energy consumed (A+B+C+D+E+F)	GJ	16,209.88	14,480.61
Energy intensity per rupee of turnover (Total energy consumed/Revenue from operations)	GJ/ million ₹	1.54	1.79
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed/Revenue from operations adjusted for PPP)*	GJ/ million ₹	31.40	36.24
Energy intensity in terms of physical output		NA	NA
Energy intensity (optional) – the relevant metric may be selected by the entity		2.73	2.31
Source of emission factor			
Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Yes/No) If yes, name of the external agency		No	No

* The revenue from operations has been adjusted for PPP based on the PPP conversion factor published by World Bank for India which is 20.45 for the year 2024, used for the FY 2024-25 and 20.29 for the year 2023, used for the FY 2023-24.

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? (Yes/No) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any

No

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

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

Parameter	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)		
(i) Surface water	0	0
(ii) Groundwater	6,891.08	5,815.57
(iii) Third party water	733.88	628.67
(iv) Seawater/desalinated water	0	0
(v) Others	0	0
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	7,624.96	6,444.24
Total volume of water consumption (in kilolitres)	7,624.96	6,444.24
Water intensity per rupee of turnover (Water consumed/Revenue from operations)	0.72	0.79
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption/Revenue from operations adjusted for PPP)*	14.77	16.13
Water intensity in terms of physical output	NA	NA
Water intensity (optional) – the relevant metric may be selected by the entity	1.28	1.02
Source of emission factor		
Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency	No	No

* The revenue from operations has been adjusted for PPP based on the PPP conversion factor published by World Bank for India which is 20.45 for the year 2024, used for the FY 2024-25 and 20.29 for the year 2023, used for the FY 2023-24.

4. Provide the following details related to water discharged:

Parameter	FY 2024-25	FY 2023-24
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
No treatment	Nil	Nil
With treatment – please specify level of treatment	Nil	Nil
(ii) To Groundwater	Nil	Nil
No treatment	Nil	Nil
With treatment – please specify level of treatment	Nil	Nil
(iii) To Seawater	Nil	Nil
No treatment	Nil	Nil
With treatment – please specify level of treatment	Nil	Nil
(iv) Sent to third-parties	Nil	Nil
No treatment	Nil	Nil
With treatment – please specify level of treatment	Nil	Nil
(v) Others	Nil	Nil
No treatment	Nil	Nil
With treatment – please specify level of treatment	Nil	Nil
Total water discharged (in kilolitres)	Nil	Nil
Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Yes/No) If yes, name of the external agency	No	No



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

Considering the nature of business and the sector, the Company does not release any untreated effluents.

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

Parameter	Please specify unit	FY 2024-25	FY 2023-24
NOx	mg/Nm ³	183	177
SOx	mg/Nm ³	31.2	32.2
Particulate matter (PM)	mg/Nm ³	45.8	42.1
Persistent organic pollutants (POP)	mg/Nm ³	-	-
Volatile organic compounds (VOC)	mg/Nm ³	0.8	1.2
Hazardous air pollutants (HAP)	mg/Nm ³	-	-
Others – please specify	mg/Nm ³	21	21
Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Yes/No) If yes, name of the external agency.		Yes, by Startech Labs Pvt. Ltd from FY 2024 onwards.	

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

Parameter	Please specify unit	FY 2024-25	FY 2023-24
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	16.80	15.88
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	3182.04	2,867.25
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions/Revenue from operations)	Units	0.30	0.35
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)*	Units	6.20	7.21
Total Scope 1 and Scope 2 emission intensity in terms of physical output	Units	NA	NA
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	Units	0.54	0.46
Source of emission factor	-		
Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Yes/No) If yes, name of the external agency.		No	No

* The revenue from operations has been adjusted for PPP based on the PPP conversion factor published by World Bank for India which is 20.45 for the year 2024, used for the FY 2024-25 and 20.29 for the year 2023, used for the FY 2023-24.

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

None

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

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

Parameter	FY 2024-25	FY 2023-24
Total Waste generated (in metric tonnes)		
Plastic waste (A)	NA	NA
E-waste (B)	3.20	3.62
Bio-medical waste (C)	NA	NA
Construction and demolition waste (D)	NA	NA
Battery waste (E)	NA	NA
Radioactive waste (F)	NA	NA
Other Hazardous waste. Please specify, if any. (G)	NA	NA
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	14.69	40.47
Total (A+B + C + D + E + F + G + H)	17.89	44.09
Waste intensity per rupee of turnover (Total waste generated/Revenue from operations)	0.002	0.005
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated/Revenue from operations adjusted for PPP)*	0.03	0.11
Waste intensity in terms of physical output	NA	NA
Waste intensity (optional) – the relevant metric may be selected by the entity	0.003	0.007
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	17.89	44.09
(ii) Re-used	NA	NA
(iii) Other recovery operations	NA	NA
Total	17.89	44.09
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	NA	NA
(ii) Landfilling	NA	NA
(iii) Other disposal operations	NA	NA
Total	NA	NA
Source of emission factor		
Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Yes/No) If yes, name of the external agency.	No	No

* The revenue from operations has been adjusted for PPP based on the PPP conversion factor published by World Bank for India which is 20.45 for the year 2024, used for the FY 2024-25 and 20.29 for the year 2023, used for the FY 2023-24.



- 10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.**

Due to the nature of our business, no hazardous or toxic chemicals are produced. However, the Company has efficient systems in place to ensure the proper and effective disposal of waste.

- 11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals/clearances are required, please specify details in the following format:**

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval/clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any
None of the offices/premises are located in/around ecologically sensitive areas.			

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

Not applicable, as no impact assessments were undertaken in FY2025.

- 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 (Yes/No). If not, provide details of all such non-compliances, in the following format:**

Not Applicable

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

Leadership Indicators

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

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

(i) Name of the area

Not Applicable

(ii) Nature of operations

Not Applicable

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

Not Applicable, as none of the facilities/premises are located in water stress/intensive areas.

Parameter	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)		
(i) Surface water	Nil	Nil
(ii) Groundwater	Nil	Nil
(iii) Third party water	Nil	Nil
(iv) Seawater/desalinated water	Nil	Nil
(v) Others	Nil	Nil
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	Nil	Nil
Total volume of water consumption (in kilolitres)	Nil	Nil
Water intensity per rupee of turnover (Water consumed/turnover)	Nil	Nil
Water intensity (optional) – the relevant metric may be selected by the entity	Nil	Nil
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	Nil	Nil
No treatment	Nil	Nil
With treatment – please specify level of treatment	Nil	Nil
(ii) To Groundwater	Nil	Nil
No treatment	Nil	Nil
With treatment – please specify level of treatment	Nil	Nil
(iii) To Seawater	Nil	Nil
No treatment	Nil	Nil
With treatment – please specify level of treatment	Nil	Nil
(iv) Sent to third-parties	Nil	Nil
No treatment	Nil	Nil
With treatment – please specify level of treatment	Nil	Nil
(v) Others	Nil	Nil
No treatment	Nil	Nil
With treatment – please specify level of treatment	Nil	Nil
Total water discharged (in kilolitres)	Nil	Nil
Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Yes/No) If yes, name of the external agency	Nil	Nil



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

Parameter	Unit	FY 2024-25	FY 2023-24
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	265.05	222.67
Total Scope 3 emissions per rupee of turnover	Mt/million ₹	0.025	0.027
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	–	0.045	0.035
Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency		No	No

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

Not Applicable; as none of the premises/offices are located in/around ecologically sensitive areas.

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

S. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1.	Usage of Electric Vehicles (EVs) for official visits.	As part of this sustainability initiative, KFin is effectively incorporating EVs into their potential official visits, averaging 12 bookings per month	Around 4,871 Kilometers of travel was facilitated using Electric Vehicle (EV) during current financial year reducing CO ₂ emissions by 970 to 1,200 Kg compared to petrol/diesel vehicle
2.	Usage of Electric Chargers	To further the sustainability initiatives, we have installed Electric Vehicle (EV) charging stations in our premises	Electric Vehicle (EV) charging consumed 1,404 units, leading to an estimated CO ₂ reduction of around 1,151 kg compared to conventional cars.
3.	Sustainability Program for Employees	Programs conducted wherein all employees get engaged in creative task and are provided educational materials fostering knowledge on sustainability.	Motivated by this program, employees have begun adopting sustainable practices in both their personal and work spaces.
4.	STP functional initiative	The initiative focuses on treating and reducing the generated used water within the premises itself.	This has led to the accomplishment of zero liquid discharge outside the building.
5.	Implementation of Sun control films	Energy efficiency initiative	This initiative has proven effective in reducing heat from the sun, thereby enhancing energy efficiency and comfort levels within the premises

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

Yes, the company has a business continuity and disaster management plan in place. The Company has a disaster recovery site at Bengaluru, Karnataka and Mumbai, Maharashtra built to ensure business continuity across all the entity's critical functions in the event of a disaster. This site is connected on a real time basis, ensuring continuous availability, data replication and redundancy.

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.

No significant adverse impact to the environment were identified arising from the value chain of the entity.

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

None

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

a. By the listed entity

None

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

None

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

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

One Affiliation

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

S. No.	Name of the trade and industry chambers/associations	Reach of trade and industry chambers/associations (State/National)
1.	Registrar Association of India	National

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

None

Leadership Indicators

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

S. 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
	KFintech collaborates with industry associations such as the Registrar Association of India to advocate for policies relevant to its sector. Designated representatives within the company are tasked with engaging with these associations and managing governmental relations. Through these partnerships, the company actively works to promote equitable and beneficial policies that support the advancement of the entire industry.				



PRINCIPLE 8: Businesses should promote inclusive growth and equitable development

Essential Indicators

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

None

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

Not Applicable

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

The Company does not create any direct impacts on the communities owing to its nature of business. However, it actively monitors the CSR projects through which the concerns of the communities are heard and considered.

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

	FY 2024-25	FY 2023-24
Directly sourced from MSMEs/small producers	14%	40%
Sourced directly from within the district and neighbouring districts	55%	20%

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

Location	FY 2024-25	FY 2023-24
Rural	–	–
Semi-urban	–	–
Urban	7.27%	7.30%
Metropolitant	92.73%	92.70%

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

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

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):**

Not Applicable

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

(In ₹)

S. No	State	Aspirational District	Amount spent
1.	Madhya Pradesh	YNCC	4.53
2.	Odisha	KISS	8,464
3.	Telangana	Tribal	39.113

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

No, we do not have a preferential procurement policy that prioritizes suppliers from marginalized or vulnerable groups. As a publicly listed company, our main goal is to provide top-notch services to our clients and investors without compromising on quality to maintain the trust and confidence of all stakeholders.

While we do not offer preferential treatment based on social criteria, we are dedicated to supporting MSMEs in accordance with all legal obligations. Ensuring compliance with legal requirements, we strive to foster an inclusive and fair procurement environment that benefits all vendors.

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

We maintain an inclusive approach in our procurement practices, collaborating with vendors who demonstrate a commitment to delivering best in class services and products.

- (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:**

S. No	Intellectual Property based on traditional knowledge	Owned/Acquired (Yes/No)	Benefit shared (Yes/No)	Basis of calculating benefit share
Not Applicable				

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

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

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

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized group
1.	Solar Farm at Jinnaram	650	100%
2.	Scholarship – Degree (Telangana)	8	100%
3.	Scholarship – Junior (Telangana)	27	100%
4.	Lab Infrastructure Installation – (KISS, Odisha)	1,578	100%
5.	Tribal Scholarship – Junior (KISS, Odisha)	3	100%
6.	Ethnobotanical Garden	220	100%
7.	TNC – The Nature Conservancy Centre – Satpura Tiger Reserve	553	100%
8.	Water Conservation	132	100%
9.	State Tribal Program	1,680	100%



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

Essential Indicators

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

The company provides services to its clients' investors and has implemented mechanisms to address consumer complaints and feedback. Dedicated resources monitor investor complaints to prevent delays in ATR posting. A Quality & Surveillance Audit ensures proper resolution, and an internal TAT for complaint redressal is established. Daily Inflow/Outflow MIS Reports are sent to unit managers, with internal governance calls held twice daily to monitor TAT.

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

	As a percentage to total turnover
Environmental and social parameters relevant to the product	NA
Safe and responsible usage	NA
Recycling and/or safe disposal	NA

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

	FY 2024-25		Remarks	FY 2023-24		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	Nil	NA	-	Nil	NA	-
Advertising	Nil	NA	-	Nil	NA	-
Cyber-security	Nil	NA	-	Nil	NA	-
Delivery of essential services	77	0	-	13	0	-
Restrictive Trade Practices	Nil	NA	-	Nil	NA	-
Unfair Trade Practices	Nil	NA	-	Nil	NA	-
Other	15,427	71	-	11,061	151	Refer Note

Note: The complaints are primarily related to the service requests received from end users of the Companies, Mutual Funds, AIFs and NPS.

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

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

BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT FY 2025

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, KFinTech has implemented a comprehensive security framework for Information & Cyber Security, adhering to industry standards such as ISO 27001:2022 for Information Security Management Systems. The framework includes well-defined Policies and Procedures, which are regularly reviewed and updated to ensure alignment with evolving standards and best practices. The management approves these documents, and versions are maintained to track any changes made. Additionally, KFinTech has successfully completed SOC 1 Type 2 and SOC 2 type 2 assessment. This significant milestone demonstrates unwavering commitment to data security, privacy, and transparency. The evaluation was performed by Deloitte for FY 2024-25.

SOC 2 Type 2 certification comprises a detailed evaluation, conducted by an independent auditor, of our internal control policies and practices over a defined time frame of one year. This rigorous review confirms that we comply with the strict requirements outlined by the American Institute of Certified Public Accountants (AICPA).

Beyond mere compliance, SOC 2 Type 2 certification serves as a symbol of trust and transparency in our constantly changing digital landscape. The resulting report demonstrates that our security and confidentiality controls meet or exceed AICPA-established requirements.

Our commitment to safeguarding sensitive data is now backed by an independent assessment by Deloitte. Customers and prospects can trust that we have the necessary security controls in place to protect their information, and we can quickly detect and respond to anomalies, security incidents, and potential risks if any.

The aforesaid policy on information security can be accessed here: <https://investor.kfintech.com/wp-content/uploads/2022/11/Information-Security-Policy.pdf>

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

Not Applicable

7. Provide the following information relating to data breaches:

None

a. Number of instances of data breaches

Nil

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

0%

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).**

Information on products and services can be accessed at <https://www.kfintech.com/>

Additionally, the company utilizes various social media and digital platforms to raise awareness of its services.

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

Regular reminders are sent to investors for updating KYC information in compliance with the SEBI Circular, as well as for completing the dematerialization process.

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

The company informs the customers in event of any disruption/discontinuation of essential services via Emails and SMS.

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

The company provides information about services as mandated by legal requirements. Distributors and Investors are encouraged to rate the Company's services on satisfaction levels.