

KFIN TECHNOLOGIES LIMITED (“KFINTECH”)

Document Name **WATER EFFICIENCY POLICY**

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Document Revision History

Version	Date of Release / Revision	Prepared/ Revised By	Reviewed by	Approved by	Reasons for revisions
1.0	June 06, 2022	Lokesh Kumar Panwar	Sourav Mukherjee	Board of Directors	Initial version
2.0	May 27, 2026	Snehal Garde, Compliance Team	Anish Kumar Chief Compliance Officer	Board of Directors	<p>Policy Changes:</p> <ul style="list-style-type: none"> i. Policy structure expanded and aligned with ESG reporting framework. ii. Clear purpose and scope defined across all operations and facilities. iii. Alignment with SEBI LODR, BRSR and NGRBC incorporated. iv. Detailed water management approach introduced including conservation, reuse and monitoring. v. Policy commitments strengthened covering water efficiency, recycling and pollution prevention. vi. Governance and accountability framework formalized for ESG integration.

					<ul style="list-style-type: none"> vii. Disclosure and transparency mechanisms aligned with ESG reporting channels. viii. Outcomes and impact tracking introduced for performance monitoring. ix. Internal review and corrective action process established. x. Policy review and amendment framework strengthened for continuous improvement.
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1. PURPOSE

KFin Technologies Limited including its subsidiaries, joint ventures and branches (collectively referred to as “KFinTech” or “Company”) is committed to sustainable business growth and understands the impact of water scarcity, water stress, and water risks arising from various activities including climate change. The Company is committed to reducing water intensity, minimizing water-related risks, preventing pollution, and contributing to sustainable water management. This policy formalises how water-related performance will be managed, monitored, and transparently disclosed in line with KFinTech’s established Environmental Social and Governance (“ESG”) reporting approach.

In support of this commitment, the Company shall undertake the following initiatives for water conservation across all operations:

- i. To create organisational awareness on responsible water use, water-saving methods to promote a culture of conservation across all offices.
- ii. To reduce freshwater dependence by facilitating wastewater treatment and reuse through appropriate treatment systems.
- iii. To improve water efficiency in new facilities by incorporating Internet of Things (“IoT”) based water-monitoring sensors.
- iv. To promote technological advancement by using advanced equipment and tools that support water conservation.

2. SCOPE

This policy shall apply across all offices, locations and facilities of KFinTech that fall within KFinTech’s ESG reporting boundary. Any future change to reporting boundaries will be communicated consistently with the ESG/Annual Report disclosures to maintain clarity and comparability over time. Furthermore, each employee shall be responsible in implementing the policy.

3. REGULATORY & FRAMEWORK ALIGNMENT

This Policy is aligned with:

- SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
- SEBI Business Responsibility & Sustainability Reporting (BRSR) Framework
- National Guidelines on Responsible Business Conduct (NGRBC), 2019 – Principle 6

4. POLICY COMMITMENTS AND MANAGEMENT PRINCIPLES

The Company commits to:

- Use water efficiently and responsibly across all operations
- Reduce freshwater withdrawal and water intensity on a continuous basis

- Promote water recycling, reuse, and conservation initiatives
- Prevent contamination of surface and groundwater resources
- Transparently disclose water-related ESG metrics and performance
- Assess: Identify water risks and key water-consuming processes
- Measure: Monitor water withdrawal, consumption, discharge, and reuse
- Manage: Control inefficiencies and minimize water losses
- Improve: Implement water-saving technologies and best practices
- Sustain: Embed water efficiency into operational culture and decision-making

5. APPROACH

KFintech identifies internal and external stakeholders who list their water-related expectations, identifies and prioritizes the areas that require action and then sets phase-wise goals and targets.

The primary water usage is for KFintech employees and facility operations, which includes water for drinking, usage in cafeterias, washrooms, landscaping and for infrastructure and other equipment. The Company ensures appropriate access to safe water, sanitation and hygiene in its operations. It focuses on water management through conserving water, reducing freshwater usage, recycling waste water through sewage treatment plants, rainwater harvesting, installing water sensors and restrictors to increase water usage efficiency, etc. KFintech's approach to water efficiency and transparent reporting, includes:

- Efficient Infrastructure & Controls:** KFintech deploys low-flow fixtures, sensor-based taps, restrictors, and IoT-based sensors in new projects and retrofits to detect abnormalities and improve water usage efficiency.
- Conservation & Reuse:** Where feasible, KFintech shall enable wastewater recycling (e.g., greywater/Sewage Treatment Plan (STP)) and rainwater harvesting to reduce freshwater draw and improve resilience to water stress.
- Operating Discipline:** KFintech conducts periodic maintenance and inspections to eliminate leakages/overflow and adopts Standard Operating Procedures (SOPs) for water-intensive activities.
- Stakeholder Practices:** KFintech endeavours to run water awareness campaigns, employee programs to encourage responsible water usage across offices and alignment of facility management partners to adopt the same protocols.
- Targets & Monitoring:** KFintech shall set phase-wise goals and targets for water consumption and identify hotspots and opportunities for improvement.

6. GOVERNANCE AND ACCOUNTABILITY

At KFintech, data related to water consumption, conservation and oversights are integrated into the robust ESG governance framework that guides the Company's environmental disclosures. In line with the Company's established approach, it follows a cross-functional data collation

process, drawing inputs from relevant operational teams to ensure that all environmental metrics are comprehensive and accurate. These datasets undergo multi-level internal reviews, consistent with the Company's governance practices where ESG disclosures are verified by internal and external teams to ensure reliability and eliminate inaccuracies.

As part of KFintech's Annual ESG reporting cycle, the responsibility for implementing water-related initiatives and maintaining data integrity rests primarily within the ESG function, which works towards meeting regulatory and internal expectations. Further, the senior management of KFintech is also involved to provide oversight and to uphold KFintech's commitment to transparent, responsible and well-governed sustainability disclosures consistent with the governance mechanisms.

7. DISCLOSURE AND TRANSPARENCY

KFintech incorporates its environmental-related disclosures within established reporting channels such as the Annual Report and the ESG FactBook. These disclosures are prepared using the Company's defined reporting boundary, unless otherwise specified, and follows KFintech's existing governance practices for non-financial reporting.

All ESG-related information whether metric-based or narrative is consolidated through a structured, cross-functional process and any updates to methodologies, boundaries, or disclosure approaches are incorporated thoughtfully to maintain clarity and prevent misinterpretation. The same is supported by the fact that all statements and datasets undergo review by internal and external teams to avoid inaccuracies.

8. OUTCOMES & IMPACTS

KFintech demonstrates year-over-year progress through:

- Reduced freshwater consumption.
- Increased reuse/recycling (where systems exist) and
- Regular maintenance activities via technological improvements and SOPs.
- Reporting performance trends and drivers (e.g., operational changes, efficiency projects) to ensure stakeholders can reliably interpret water-related outcomes.

9. INTERNAL REVIEW & CORRECTIVE ACTION

Water management and related disclosures shall be reviewed during the ESG preparation cycle. Variances, data gaps, or process non-conformities will trigger documented corrective actions with owners and timelines and the same shall be tracked through existing ESG governance channels.

10. POLICY REVIEW & AMENDMENT

This policy shall be reviewed annually or as and when deemed necessary to ensure effectiveness. KFintech reserves the right to amend the policy to reflect regulatory updates, operational changes, or enhancements in ESG practices.