

Business Responsibility and Sustainability Report

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

Sl. No	Particulars	Details
1.	Corporate Identity Number (CIN) of the Listed Entity	L65990MH1990PLC056669
2.	Name of the Listed Entity	Vakrangee Limited
3.	Year of incorporation	1990
4.	Registered office address	Vakrangee Corporate House, Plot No.93, Road No.16, M.I.D.C., Marol, Andheri (E), Mumbai - 400093.
5.	Corporate address	Vakrangee Corporate House, Plot No.93, Road No.16, M.I.D.C., Marol, Andheri (E), Mumbai – 400093
6.	Email	info@vakrangee.in
7.	Telephone	+91 022-67765100
8.	Website	www.vakrangee.in
9.	Financial year for which reporting is being done	Financial year 2024-25 (April 1, 2024 to March 31, 2025)
10.	Name of the Stock Exchange(s) where shares are listed	1. BSE Limited 2. National Stock Exchange (India) Limited
11.	Paid-up capital	₹ 1,08,31,91,807/-
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Name: Mr. Amit Gadgil Designation: Company Secretary & Compliance Officer Telephone No: 022-67765100 E-mail id: info@vakrangee.in
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Disclosures under this report are made on a standalone basis (i.e., only for the entity) Vakrangee Limited.
14.	Name of assurance provider	Not Applicable for the reporting period as per SEBI Circular No. SEBI/HO/CFD/CFD-SEC-2/P/ CIR/2023/122 dt. 12 July, 2023
15.	Type of assurance obtained	Not Applicable for the reporting period as per SEBI Circular No. SEBI/HO/CFD/CFD-SEC-2/P/ CIR/2023/122 dt. 12 July, 2023

II. Products/services

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

Sl. No	Description of Main Activity	Description of Business activity	% of Turnover of the entity
1	Information and communication	Data processing, hosting, and related activities; web portal	99.38%

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

Sl. No	Product/Service	NIC Code	% of total
1	<p>We have only one business segment, Vakrangee Kendra, which is also reported in our balance sheet. Our Vakrangee Kendra, is a one-stop shop, offers following 3 key services:</p> <p>BFSI - Banking, insurance, and financial services</p> <p>ATM Services</p> <p>E-commerce – assisted online shopping, total healthcare, assisted online travel, telecom, and E-Governance services such as Pan Card, bill payment services; and Logistics and apparel products.</p>	<p>631 - Data processing, hosting and related activities; web portals</p> <p>639 – Other information service activities</p> <p>662 – Activities auxiliary to insurance and pension funding</p> <p>461 – Wholesale on a fee or contract basis</p> <p>479 – Retail trade not in stores, stalls, or markets</p> <p>791 – Travel agency and tour operator activities</p> <p>641 – Monetary intermediation</p> <p>661 - Activities auxiliary to financial service activities, except insurance and pension funding</p> <p>649 - Other financial service activities, except insurance and pension funding activities</p>	99.38%

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	NA	22,986 operational Vakrangee Kendras Outlets across 32 states and Union Territories of India. Company Offices – 04	
International	NA	NA	NA

19. Markets served by the entity:**a) Number of locations**

Locations	Number
National (No. of States)	32 States and Union Territories of India
International (No. of Countries)	NA

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

We serve in Local, State and National markets only and hence there are no exports.

c) A brief on types of customers

We provide a range of services (BFSI, ATM & E-Commerce Services) through our franchisees, aiming to promote financial, social, and digital inclusion for our customers. Our company follows an asset-light, franchisee-based business model to meet the needs of the people. By utilizing both physical Kendras and our digital platform called BharatEasy Mobile Super App, we serve the B2C segment. Our primary focus is to bring financial and digital literacy to the socio-economic groups at the bottom of the pyramid. We act as the vital link connecting unserved and underserved individuals in both rural and urban areas in India, offering them affordable products and services with the same level of quality.

IV. Employees**20. Details as at the end of Financial Year (as on 31st March 2025):****a) Employees and workers (including differently abled):**

Sl. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
	EMPLOYEES					
1	Permanent (D)	224	196	87.5%	28	12.5%
2	Other than Permanent (E)	6	3	50%	3	50%
3	Total employees (D + E)	230	199	86.52%	31	13.48%

b) Differently abled employees and workers:

Sl. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
	DIFFERENTLY ABLED EMPLOYEES					
1	Permanent (D)	0	0		0	0%
2	Other than Permanent (E)	0	0		0	
3	Total employees (D + E)	0	0		0	0%

21. Participation/ Inclusion/ Representation of women:

Particulars	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	6	2	33.33%
Key Management Personnel*	3	0	0%

* NOTE: Board of Directors include Managing Director & Whole Time Director.

Key Management Personnel (KMP) comprises of Managing Director (MD), Chief Financial Officer (CFO) and Company Secretary (CS).

22. Turnover rate for permanent employees and workers:

Particulars	Turnover rate in current FY (2024-25)			Turnover rate in the previous FY (2023-24)			Turnover rate in the year prior to the previous FY (2022-23)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	78%	22%	33%	73.44%	26.56%	23.48%	21.00%	42.86%	23.48%

V. Holding, Subsidiary and Associate Companies (including joint ventures)**23. (a) Names of holding/ subsidiary/ associate companies/ joint ventures**

Sl. No	Name of the Holding/ Subsidiary/ Associate Companies/ Joint Ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	Percentage 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	Vakrangee Finserve Limited	Wholly Owned Subsidiary	100%	Yes
2	Vakrangee Digital Ventures Limited	Wholly Owned Subsidiary	100%	Yes
3	Vortex Engineering Private Limited	Wholly Owned Subsidiary	75.26%	Yes
4	Foreign subsidiary: Vakrangee e-Solutions Inc., Philippines	Wholly Owned Subsidiary	100%	No

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

(ii) Turnover: ₹ 18206.50 Lacs

(iii) Networth: ₹ 16400.28 Lacs

VII. Transparency and Disclosures Compliances

24. 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 weblink for grievance redress policy)	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes https://vakrangee.in/pdf/Policies-PDF/Disclosure%20on%20Whistleblower%20Complaints.pdf	0	0	NA	0	0	NA
Investors (Other than shareholders)	Yes https://vakrangee.in/pdf/Policies-PDF/Disclosure%20on%20Whistleblower%20Complaints.pdf	0	0	NA	0	0	NA
Shareholders	Yes As per SEBI Listing Regulations. https://vakrangee.in/investor_contact.html	2	0	NA	1	0	NA
Employees and workers	Yes https://vakrangee.in/policies_and_guidelines.html	0	0	NA	0	0	NA

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/ No) (If Yes, then provide weblink for grievance redress policy)	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Customers	Yes https://vakrangee.in/pdf/Policies-PDF/Disclosure%20on%20Whistleblower%20Complaints.pdf	0	0	NA	0	0	NA
Value Chain Partners	Yes https://vakrangee.in/pdf/Policies-PDF/Disclosure%20on%20Whistleblower%20Complaints.pdf	0	0	NA	2	0	NA
Others (Please specify)	NA	NA	NA	NA	NA	NA	NA

*Please refer to the Whistle Blower Policy and Business Responsibility Policies available at:

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:

We carried out a comprehensive materiality assessment exercise with a key focus on the following areas for evaluation:- stakeholder concerns, legal considerations, internal policy considerations, and financial implications and risks. The detailed- out materiality assessment with the identified material topics have been mentioned in the Stakeholder Engagement and Materiality Assessment section on page no. 62.

Various risk and opportunities for our Company have also been identified with their significance and defined mitigation strategies. Various opportunities for us have also been identified and report as part of the Management Discussion and Analysis on page no. 188.

Sl. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Compliance with regulations	Opportunity	By prioritising compliance with regulations, we can avoid legal pitfalls, fines, and reputational harm, while also gaining a competitive edge in a heavily regulated industry through proactive measures that demonstrate our commitment to integrity and responsible operations."	Not applicable	Positive
2.	Cyberattacks	Risk	Cybersecurity threats pose significant risks to our organisation, including the potential for sensitive data breaches, financial losses, reputational damage, and erosion of customer trust. Non-compliance with data protection regulations can lead to legal consequences, while cyber-attacks can disrupt critical systems and networks, causing operational downtime and impacting business continuity. Therefore, prioritising cybersecurity is crucial to mitigating these risks and safeguarding our assets.	Our organisation prioritises data privacy, with a robust policy and program in place, and holds prestigious certifications for our secure processes. Our operations are certified with – 1. ISO 27001:2013, 2. ISO 19600:2014 3. ISO 27701:2019	Negative
3.	Digitisation	Opportunity	Digital transformation offers a gateway to unlocking new customer segments, optimising operations, and driving innovation through cutting-edge technologies. By harnessing the power of data analytics and digital platforms, fintech companies can maintain agility, make informed decisions, and establish a competitive edge in a crowded market, ultimately delivering tailored and seamless customer experiences..	-	Positive

Sl. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
4.	Diversity and Inclusion	Opportunity	A diverse and inclusive workforce is a driving force for innovation, fostering creative solutions and informed decision-making. By bringing together unique perspectives and experiences, we can tap into a wealth of ideas, better serve our diverse customer base, and enhance customer satisfaction and financial performance. Embracing diversity is a key factor in our success, allowing us to thrive in a rapidly changing business landscape.	-	Positive
5.	Employee Wellbeing	Opportunity	Investing in employee well-being brings numerous benefits such as heightened productivity and engagement, the ability to attract top talent, lower absenteeism rates, and the cultivation of a positive organizational culture. By prioritizing employee well-being, we create a healthier, more motivated workforce, which ultimately enhances overall performance and ensures long-term success.	-	Positive
6.	Financial Performance	Opportunity	Our strong financial performance presents opportunities to invest in growth initiatives, expand operations, attract investors, secure funding, and bolster our competitive position in the market. Effective resource allocation, pursuit of strategic partnerships or acquisitions, and reinvestment in research and development are enabled by robust financial performance, driving long-term success and profitability.	-	Positive

Sl. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
7.	Financial, Digital and Social Inclusion	Opportunity	The intersection of financial, digital, and social inclusion offers us a significant opportunity to reach underserved markets, expand our customer base, and stimulate revenue growth. By delivering accessible financial services, leveraging digital technologies, and supporting social programs, we empower individuals and communities, promoting economic development and enhancing social well-being. Furthermore, our alignment with governmental priorities on financial and social inclusion positions us as a pivotal partner in advancing these initiatives, establishing our role as a strategic ally in achieving government objectives.	-	Positive
8.	Human Rights	Risk	Respecting and upholding human rights is essential at Vakrangee to mitigate risks that could threaten our reputation, incur legal consequences, and erode customer trust. Prioritizing ethical practices and diligently managing our operations and supply chain are imperative to prevent any violations and safeguard against these adverse outcomes.	Our commitment to human rights is upheld through a robust Human Rights Policy aligned with the UN Guiding Principles (UNGPs), ILO conventions, UN Global Compact (UNGC), and the Indian constitution. This policy serves as a comprehensive framework guiding our actions, ensuring all human rights considerations are diligently addressed. We foster a transparent and rights-conscious work environment across our business operations. Moreover, we have implemented an effective grievance mechanism to promptly address and report any human rights concerns.	Negative

Sl. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
9.	Optimal Franchisee Performance	Opportunity	Achieving peak franchisee performance is a strategic opportunity for us, resulting in heightened revenue generation, improved customer satisfaction, and broader market penetration. Optimal franchisee performance effectively amplifies our brand, products, and services, fueling business expansion. By prioritising comprehensive training, robust support, and sustained motivation for franchisees, we harness our collective performance to optimise profitability and solidify our extensive network of over 22,900 Kendras.	-	Positive
10.	Climate Change	Risk & opportunity	Risk & opportunity The growing recognition of the detrimental effects of human activities on the environment, notably climate change, offers us with a substantial opportunity. Embracing sustainable practices and eco-friendly products enables us to align with evolving customer and stakeholder expectations, positioning us as industry leaders.	-	Positive

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

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

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

Policy and management processes

Disclosure Questions			P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes											
1.	a.	Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	
	b.	Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
	c.	Web Link of the Policies, if available	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9
2.		Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3.		Do the enlisted policies extend to your value chain partners? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
4.		Name of the national and international codes/ certifications/labels/ standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Policies are based on NGRBS's and conform to international standards such as ISO 90600, ISO 27701, ISO 27001, ISO 14001 UNGC principles and ILO standards.								
5.		Specific commitments, goals and targets set by the entity with defined timelines, if any.	N	Y10	Y10	N	Y11	Y12	N	Y13	Y2
6.		Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	N	Y10	Y10	N	Y11	Y12	N	Y13	Y2

- Y1 <https://vakrangee.in/pdf/Policies-PDF/Business%20Conduct%20Policy.pdf>
- Y2 <https://vakrangee.in/pdf/Policies-PDF/Sustainability%20related%20Services.pdf>
- Y3 <https://vakrangee.in/pdf/Policies-PDF/Vakrangee%20-%20Health%20&%20Safety%20Policy.pdf>
- Y4 <https://vakrangee.in/pdf/Policies-PDF/Sustainability%20related%20Services.pdf>
- Y5 https://vakrangee.in/pdf/Policies-PDF/Human_Rights_Policy.pdf
- Y6 <https://vakrangee.in/pdf/Policies-PDF/Environmental%20Policy.pdf>
- Y6 <https://www.vakrangee.in/pdf/Policies-PDF/Biodiversity%20Policy.pdf>
- Y6 <https://www.vakrangee.in/pdf/Policies-PDF/No%20Deforestation%20Policy.pdf>
- Y7 <https://vakrangee.in/pdf/Policies-PDF/Business%20Conduct%20Policy.pdf>
- Y8 https://vakrangee.in/pdf/Policies-PDF/Corporate%20Social%20Responsibility_Policy.pdf
- Y9 <https://vakrangee.in/pdf/Policies-PDF/Sustainability%20related%20Services.pdf>
- Y10 https://vakrangee.in/pdf/Policies-PDF/HR-Key_Metrics_FY2024-25/HR%20-%20Key%20Metrics%20FY2024-25.pdf
- Y11 https://vakrangee.in/pdf/Policies-PDF/Human%20Rights%20E2%80%93%20Due-Diligence_%20Impact%20Assessment.pdf
- Y12 We aim to fulfil environmental commitments through its GHG Reduction program/policy available at: <https://vakrangee.in/pdf/Policies-PDF/GHG%20Reduction%20Program.pdf>
- Y13 https://vakrangee.in/pdf/News_and_Announcements/ESG%20Performance%20target%20March%202020.pdf

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).

Response: We are dedicated to making a positive impact in the communities we serve through both our business practices and various interventions. This BRSR report reflects our commitment to advancing corporate governance and transparency standards. As the next phase of mandated ESG reporting in India, BRSR serves as an essential tool for compliance and communication regarding non-financial disclosures.

Building on our tradition of ESG leadership, we are proactively sharing our sustainability efforts through the BRSR framework. This reporting allows us to showcase the significant effects of our Phygital model of operations on the community. Our BRSR report comprehensively covers Environmental, Social, and Governance (ESG) aspects, demonstrating the full scope of our impact.

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

Ms. Divya Nandwana

Executive Chairperson

Telephone number - 022 67765100

E-mail id – compliance@vakrangee.in

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.

Response: Yes.

Corporate Governance Committee, Corporate Social Responsibility (CSR) Committee and ESG Committee of our Company are responsible for implementing BR policies. Details on the committees are as follows

Corporate Governance Committee

DIN	Name	Designation
08797386	Mr. Hari Chand Mittal	Chairman
08420950	Mr. Vedant Dinesh Nandwana	Member
08085537	Ms. Divya Dinesh Nandwana	Member

Corporate Social Responsibility Committee

DIN	Name	Designation
08085537	Ms. Divya Dinesh Nandwana	Chairman
08420950	Mr. Vedant Dinesh Nandwana	Member
08797386	Mr. Hari Chand Mittal	Member

ESG Committee

DIN	Name	Designation
08085537	Ms. Divya Dinesh Nandwana	Member
08420950	Mr. Vedant Dinesh Nandwana	Member
08797386	Mr. Hari Chand Mittal	Member

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

Subject for Review	Indicate whether review was undertaken by Director/Committee of the Board/Any other Committee									Frequency (Annually / Half yearly /Quarterly/ Any other-please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	Director	Director	Director	Director	Director	Director	Director	Director	Director	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually
Compliance with statutory requirements of relevance to the principles and rectification of any non-compliances	Director	Director	Director	Director	Director	Director	Director	Director	Director	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly

Subject for Review	Indicate whether review was undertaken by Director/Committee of the Board/Any other Committee									Frequency (Annually / Half yearly /Quarterly/ Any other-please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/ No). If yes, provide name of the agency.	P1	P2	P3	P4	P5	P6	P7	P8	P9									
	No	No	No	No	No	No	No	No	No									
If Yes, provide name of the agency	NA	NA	NA	NA	NA	NA	NA	NA	NA									

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

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 1:

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 programs held	Topics / principles covered under the training and its impact	Percentage of persons in respective category covered by the awareness
Board of Directors	0	We conduct periodic training programs, awareness campaigns, leader talks, contests and more. The content of these programs addresses the various BRSR topics. We conduct campaigns through the year to encourage employees to leverage their learning. Engagement activities such as celebration of events related to environment, diversity, safety, health and wellness, also leverage the ESG learning resources. In addition, we have regular engagement mailers on ESG topics, and we cover 100% of our employees.	0
Key Managerial Personnel	0		0
Employees other than BOD and KMPs	9		100.00%
Workers	NA		NA

All the principles laid down in BRSR are covered by Vakrangee mandatory trainings and Vakrangee Code of Conduct/ Business Conduct Policy, which is adhered to by all employees.

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

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

Non-monetary

Particulars	Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been referred? (Yes/No)
Imprisonment	Nil	Nil	NA	NA
Punishment	Nil	Nil	NA	NA

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

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

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

Response: The Vakrangee Business Conduct Policy contains guidelines on anti-corruption & anti-bribery. We are committed to upholding the highest moral and ethical standards and does not tolerate bribery or corruption in any form. The policy is available on our website at:

<https://vakrangee.in/pdf/Policies-PDF/Business%20Conduct%20Policy.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:

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

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

Category	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Number	Remarks		Number	Remarks	
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	Nil	Nil	Nil	185	97.87%
Number of complaints received in relation to issues of Conflict of interest of the KMPs	Nil	Nil	Nil	Nil	Nil	Nil

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

Response: Not applicable

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

Category	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Number of days of accounts payables		44

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 house as % of total purchases		
	b. Number of trading houses where purchases and made from	-	-
	c. Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers/distributors as % of total sales		
	b. Number of dealers/distributors to whom sales are made	-	-
	c. Sales to top 10 dealers/distributors as % of total sales to dealers/distributors		
Share of RPTs in	a. Purchases (Purchases with related parties/Total Purchases)	820 Lacs	0
	b. Sales (Sales to related parties / Total Sales)	582.45	405
	c. Loans & advances (Loans & advances given to related parties/Total loans & advances)	1119.6	0
	d. Investments (Investments in related parties/ Total Investments made)	3290.70 Lac	333.04 Lac

Leadership Indicators

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

Types of Training	Training Name	No of Employees	Durations	Total Training hours
Mandatory training	Induction & Orientation	64	1 hour	64 hours
	Fire & Safety Training	85	40 min	57 hours
	POSH	64	45 min	48 hours
	Functional App Training	64	50 min	53 hours
Refresher training	POSH	163	45 min	122 hours
	Tally Training	10	2 hours	20 hours
	PF Training	5	1 hour	5 hours
	Advance Excel	120	4 hours	480 hours
	Mental Health Training	35	1 hour 40 min	58 hours
Security Staff Training	Training to Handle Emergency	6	40 min	4 hours
	Fire & Safety Training	6	41 min	4hours

Total Training Hours 916 hours

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No). If yes, provide details of the same.

Yes, The Company maintains a Code of Conduct specifically designed for the Board of Directors and senior management personnel. This code offers explicit directives to prevent and disclose any actual or potential conflicts of interest with the company. Annually, the company collects declarations from its Board of Directors and senior management personnel regarding their affiliations with other entities. Additionally, the company ensures that all necessary approvals, as mandated by relevant laws, are obtained before engaging in transactions with any such entity.

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.**

Particulars	FY 2024-25 (Current Financial Year) (₹ In Lakhs)	FY 2023-24 (Previous Financial Year) (₹ In Lakhs)	Details of improvements in environmental and social impacts
R&D	00	00	<p>Our business model is built on sustainability, aimed at fostering financial, social, and digital inclusion for Indians. Through our extensive network of outlets, we are advancing financial, digital, and social inclusion in rural India. Every aspect of our business and the products and services we offer are designed with sustainability in mind.</p> <p>Our Kendra outlets serve as one-stop shops, delivering essential services to rural citizens, including banking services, ATMs, healthcare, and online shopping.</p> <p>Our capital expenditure primarily supports the acquisition of environmentally friendly ATM machines. These machines are paperless, with transaction acknowledgments sent via SMS, in line with our 'Go Green' initiatives. We are committed to minimizing paper usage through prevention, reduction, recycling, and reuse to mitigate environmental impacts.</p> <p>To further enhance our environmental efforts, we are integrating energy efficiencies into our facilities by increasing the use of renewable energy sources, such as solar power. Currently, 13% of our energy consumption comes from solar power. We are also working on expanding our use of renewable energy through power purchase agreements with private renewable energy suppliers.</p> <p>Our commitment to green infrastructure includes adopting cleaner technologies, green IT practices, and IT-enabled operational efficiencies. We also emphasize sustainable procurement through our Green Procurement Policy, prioritizing EPEAT-certified products to support our energy and carbon management goals.</p>
Capex	570.76	617.11	

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

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

100% of our suppliers are covered in the responsible sourcing program.

3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.

Response: We do not manufacture any products hence this question is not applicable for our operations. We have defined processes in place for reuse, recycle and safe end-of-life disposal for the products used in its operations.

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.

Response: Although EPR is not applicable to the company, our activities as a whole produce very little waste. Earning the Green India Certificate for recycling e-waste attests to the fact that we safely disposed of e-waste in a way that safeguarded the environment.

Leadership Indicators:

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?

Response: We do not manufacture any products hence this question is not applicable for our operations.

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.

Response: We do not manufacture any products hence this question is not applicable for our operations.

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

Response: Not Applicable

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)	NIL	NIL	NIL	NIL	NIL	NIL
E-waste	NIL	NIL	NIL	NIL	NIL	NIL
Hazardous Waste	NIL	NIL	NIL	NIL	NIL	NIL
Other Waste (Paper)	NIL	NIL	NIL	NIL	NIL	NIL

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

Indicate Product Category	Reclaimed products and their packaging materials (as percentage of products sold) for each product category
	NIL

PRINCIPLE 3

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

Essential Indicators:**1. A. Details of measures for the well-being of employees:**

Category	Percentage of employees covered by										
	Total (A)	Health Insurance		Accidental 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	196	196	100	196	100	-	-	-	-	-	-
Female	28	28	100	28	100	28	100	-	-	-	-
Total	224	224	100	224	100	28	100	-	-	-	-
Non-Permanent Employees**											
Male	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

* Note: Parental support benefit and creche facility is available to parent who find it difficult to manage work and children.

** Our non-permanent employees are not covered under above-mentioned measures.

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

Note: Our line of business does not involve manufacturing activities, therefore, we do not employ any workers.

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

Particulars	FY 2024-25	FY 2023-24
Cost incurred on well-being measures as a % of total revenue of the company	0.17%	0.11%

Note: For the purpose of calculating the spending on measures towards well being of employees, the Company has considered the expense incurred towards employees Health Insurance, Life Insurance, Medical Expenses, Sports Activities, Safety excellence rewards, maternity and paternity benefits, and employee training/awareness and other relevant expenses, net of any recoveries made from the employees.

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

Particulars	FY 2024-25 (Current financial year)			FY 2023-24 (Previous financial year)		
	No. of employees covered as a percentage of total employees	No. of Workers covered as a percentage of total workers	Deducted and deposited with the authority (Y/N/NA)	No. of employees covered as a percentage of total employees	No. of workers covered as a percentage of total workers	Deducted and deposited with the authority (Y/N/NA)
PF	100	-	Yes	36.79	-	Yes
Gratuity	100	-	Yes	100	-	Yes
ESI	16	-	Yes	20.28	-	Yes
Others: please specify	-	-	-	-	-	-

3. Accessibility of workplaces:

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

Response: Yes. The premises / offices of the entity are accessible to differently-abled employees.

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.

Response: Yes, We have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016. The policy is available on our website, at <https://vakrangee.in/pdf/Policies-PDF/Diversity%20Programme%20and%20Inclusion%20Policy.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	No case	No case	NA	NA
Female	No case	No case	NA	NA
Total	NA	NA	NA	NA

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

Particulars	Yes/No	Brief Description of Mechanisms (if yes)
Permanent Employees	Yes	<p>We have a robust Whistleblower Policy that offers employees a secure platform to report any irregularities, misconduct, or unethical behavior within our organization, whether related to financial issues or other matters.</p> <p>https://vakrangee.in/pdf/Policies-PDF/Whistle%20Blower%20Policy_Final.pdf</p> <p>We provide an independent third-party online portal available 24/7 for open and structured discussions, allowing employees to raise concerns related to human rights and fair labour practices. Additionally, we have established a POSH Committee to handle issues related to sexual harassment. For more information, please visit our Human Rights Policy at: https://vakrangee.in/pdf/Policies-PDF/Human_Rights_Policy.pdf</p>
Non-Permanent Employees	NA	NA
Permanent Workers	NA	NA
Non-Permanent Workers	NA	NA

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

Not applicable

8. Details of training given to employees and workers:

Category	FY 2024-25 (Current Financial Year)					FY 2023-24 (Previous Financial Year)				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No.(B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Male	167	145	87%	144	86%	188	188	100	188	100
Female	25	25	100%	24	96%	24	24	100	24	100
Total	192	170	89%	168	87%	212	212	100	212	100

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

Particulars	FY 2024-25 (Current financial year)			FY 2023-24 (Previous financial year)		
	Total (A)	No.(B)	% (B/A)	Total (C)	No.(D)	% (D/C)
Employees						
Male	196	196	100%	188	1	0.53
Female	28	28	100%	24	0	0
Total	224	224	100%	212	1	0.53

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?**

Response: We are proud to have implemented a comprehensive Occupational Health and Safety (OHS) management system across our organization, earning us the prestigious ISO 45001:2018 certification. This achievement demonstrates our unwavering commitment to ensuring the well-being and safety of our employees, visitors, and stakeholders.

Our robust OHS policy and supporting processes are designed to identify and mitigate potential hazards, ensuring a healthy and safe working environment. We actively monitor and report on safety lead and lag indicators, continually improving our measures to prevent injury, illness, and harm.

By achieving ISO 45001 certification, we have reinforced our dedication to protecting our employees' physical and mental well-being, while also safeguarding the future health of our organization. This accomplishment has had a positive impact on employee satisfaction, retention, and overall health, leading to increased productivity and reduced absenteeism.

Our organization is committed to maintaining the highest standards of occupational health and safety, and we will continue to prioritize the well-being of our employees and stakeholders.

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

Response: In line with ISO 45001:2018 Occupational Health and Safety Management System, we have assessed work-related hazards and risks for both routine and non-routine activities. Process owners conduct hazard and risk identification and are responsible for implementing appropriate controls to manage these OHS risks. Mitigation plans and controls are established to eliminate identified hazards and risks.

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

Response: Yes, the Company actively promotes a culture of safety by encouraging workers to report near-miss incidents, fostering a robust safety culture within the organisation.

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

Response: Yes. We understand that the physical and mental well-being of our employees is crucial to our success and growth. Our people-focused approach includes consulting and training employees on physical health, mental well-being, and overall wellness. We have adapted our well-being programs to address the challenges of the pandemic, encompassing COVID-19 support, mental health, ergonomic health, physical fitness, and home safety. These programs are delivered through digital channels, hospital insurance, and occupational health services, ensuring seamless integration for all employees and stakeholders.

Our Vakrangee Cares initiative offers support programs for associates and their families to manage mental stress and anxiety. We promote health and well-being through activities such as Yoga and Zumba, and provide comprehensive medical and healthcare services via company-provided insurance for employees and their dependents.

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

Safety Incident/Number	Category	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
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 workplace.

Response: We enforce a strict policy that prohibits the consumption of drugs, alcohol, tobacco, gutkha, or any substances to ensure a Healthy Workplace. Employees who violate this policy and jeopardize their own or others' safety and health face strict disciplinary action.

As an ISO 45001 certified company, we adhere to top Occupational Health and Safety Management standards. Our office is equipped with fire extinguishers and alarms throughout the premises. All employees receive fire drill training to effectively handle emergencies. Additionally, our ergonomically designed workstations promote a stress-free working environment.

Further, we are in the business segment of technology and hence not into any hazard related business.

Our organizational culture is designed to keep employees motivated and enhance productivity. We foster an Open Feedback Culture, encouraging employees to share their ideas and suggestions with managers, promoting inclusivity and engagement.

We are committed to diversity and equal employment opportunities, supported by various Training & Development and Mentorship Programs. These initiatives not only keep employees motivated but also help them upskill and stay engaged in their roles.

We have health and safety policy in place. Please find below the link for the same. Link: <https://vakrangee.in/pdf/Policies-PDF/Vakrangee%20-%20Health%20&%20Safety%20Policy.pdf>

Also, we have taken the safety measure at our Vakrangee Kendra outlets. Link for the documents <https://vakrangee.in/pdf/Policies-PDF/Safety%20Measures%20at%20Franchisee%20Outlets.pdf>

We conduct regular wellness sessions for our employees to support their overall well-being. Additionally, fire extinguishers are strategically placed on every floor within easy reach for emergencies. Employees receive training on how to use these extinguishers effectively in case of a fire.

We also have Company Medical Practitioner available for employees 24*7

(Note: Under this disclosure, the entity shall report the measures taken to prevent or mitigate significant negative health and safety impacts that are directly linked to its operations, products or services. Also indicate whether these measures are taken for a specific set of activities, employees / workers or facilities of the entity)

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

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

14. Assessments for the year:

Particulars	Percentage of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	Our 100% business operations are managed by our Centralized Corporate Head Office in Mumbai.
Working Conditions	

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

Safety Incident / Risk / Concern	Corrective Action(s) Taken/Underway
NA	NA

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

Response: Group insurance policy covers all the employees. In case of unfortunate death of an employee the aforesaid policy is utilised for providing monetary relief to kiths and kins of the deceased. In case of employee not covered by ESI, an employee compensation benefit under the relevant provisions are provided.

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

Response: The company ensures that all statutory dues, including income tax, Employee State Insurance Corporation (ESIC), Provident Fund, Professional tax, Goods and Services Tax (GST), etc., are deducted and deposited promptly by its value chain partners. Additionally, the company files necessary statutory returns, such as GSTR, Income Tax Returns (ITR), TDS returns, etc., as required and within the specified timelines.

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

	Total no. of affected employees/workers		No. of employees /workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Employees	None of the workers/employees have suffered any high consequence work-related injury / ill-health / fatalities hence this is not applicable			
Workers				

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

Response: Post the completion of employment, Vakrangee appoints retainers on a case to case basis. This benefits both the employees and the Company as well.

5. Details on assessment of value chain partners:

Particulars	% of value chain partners (by value of business done with such partners) that were assessed
Health and Safety practices	The Code of Practices addresses human rights, labour rights, environmental impact, mining practices, product disclosure and many more important topics in the supply chain. Suppliers are guided in process and system improvement and enhanced technical know-how. The Company also supports suppliers in improving their capabilities and conducts the assessments on periodic basis.
Working Conditions	

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

Response: No risks/ concerns arose from assessments of health and safety practices and working conditions of value chain partners hence, this is Not Applicable

PRINCIPLE 4:

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

Essential Indicators:

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

Response: We have a defined Stakeholder Engagement process in place. The same is mentioned in the Stakeholder Engagement and Materiality Analysis section on Page no. 62.

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

Stakeholder group	Whether identified as Vulnerable & Marginalised Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Franchisees	No	Email, SMS, Meetings	Regularly	<ol style="list-style-type: none"> Marketing Support & Strategy Training, guidance and support Franchisee Satisfaction Grievance addressal

Stakeholder group	Whether identified as Vulnerable & Marginalised Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Email, Events, Newsletters	Regularly and Quarterly	<ol style="list-style-type: none"> Human Rights issues Employee Engagement & Feedback Operational aspects Performance review Talent development Training, skill development Code of conduct and Business conduct processes and policies Company business initiatives and strategies Franchisee and Customer behaviour and response towards Company's Business model
Business Partners	No	Meetings	Regular Quarterly and ad hoc need based interactions	<ol style="list-style-type: none"> Service availability in remote locations Service Manual and Training Guidelines Customer reach and business sales targets strategy Business risks and their mitigation strategies IT related Integration; Data privacy and security
Shareholders and investors	No	One-on-one meetings, Board presentations, Annual General Meetings, Reports, Investor	Quarterly	<ol style="list-style-type: none"> Environment, Social and Governance strategy Key company level Strategy and developments Company Business Performance Technological innovations Shareholder voting rights
Customers	No	SMS, Email, Pamphlets and Advertisement	Regularly and as per requirements	<ol style="list-style-type: none"> New services and offerings Customer Grievance addressal and Satisfaction Customer Queries Data Privacy and Security

Stakeholder group	Whether identified as Vulnerable & Marginalised Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Community	Yes	Community Meetings	Need Basis	<ol style="list-style-type: none"> 1. Livelihood generation 2. Social Infrastructure development for local rural communities 3. Financial, social and Digital inclusion 4. Easy access to basic services like Universal Banking, Insurance and social security benefits through DBT (Direct benefit transfer)
Suppliers and vendors	No	Meetings	Regularly	<ol style="list-style-type: none"> 1. Product and service requirement 2. Quality Check and Pilot testing 3. ESG Compliance on the product (EPEAT certification) and of supplier and vendor Code of Conduct for Suppliers 4. Performance review and audit survey review on supply chain monitoring 5. Performance review on product and service as per the requirement 6. Feedback on support and maintenance of the respective product or service 7. Grievance Addressal 8. Product Customization (Example ATM made Divyang friendly as well as paperless ATM customization done as per our discussion with Supplier OEMs.

Stakeholder group	Whether identified as Vulnerable & Marginalised Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Industry bodies (Confederation of ATM industry, CATMi)	No	Trade events, conferences, newsletter, publications	Need Basis	<ol style="list-style-type: none"> 1. ATM growth 2. Advocacy for best industry practices 3. Technological innovations in ATM industry 4. Education and training 5. WLA initiatives and Financial Inclusion initiatives 6. Financial and social inclusion initiatives in Rural India. 7. Industry feedback and expectation management on White label ATM business and Business correspondent banking services in India. 8. Industry representation to Reserve Bank of India (RBI) and DFS (Department of Financial services) 9. Prevention of any unethical practices if any and corrective strategy being implemented. 10. Digital India, RuPay cards and ATM expansion initiatives.
NGO, NPO and civil societies	Yes	Community Meetings	Need Basis	<ol style="list-style-type: none"> 1. Healthcare access 2. Promoting education 3. Youth employment 4. Environmental sustainability
Government and Regulatory bodies	No	Meetings and Events	Need Basis	<ol style="list-style-type: none"> 1. Promotion of financial, social and digital inclusion 2. Industry feedback and expectation management on White label ATM business and Business correspondent banking services in India. 3. Industry representation to Reserve Bank of India (RBI) and DFS (Department of Financial services) 4. Review discussion with National Payments Corporation of India (NPCI) 5. WLA License renewal and periodic Audit performed by RBI

Leadership Indicators

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.

Response: The Company has established an ESG framework, wherein representatives from each E, S, and G aspect collaborate with both internal and external stakeholders. They work together to implement essential procedures and reporting mechanisms aimed at advancing the collective objectives of ESG. These procedures undergo review by the Risk Management Committee.

Furthermore, the CSR Committee, the Nomination & Remuneration Committee, and the Audit Committee scrutinize the actions taken under their respective pillars within the ESG framework.

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 in to policies and activities of the entity.

Response: Yes – We conducted an extensive materiality assessment by soliciting opinions and insights from all its stakeholders. This assessment evaluated the impact of environmental, social, governance, and economic issues crucial for the long-term viability and sustainability of the organization. Through this process, the company identified and prioritized the issues most significant to its business sustainability and value creation.

By conducting this materiality exercise, we have gained a deeper understanding of stakeholder priorities and areas of concern.

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

Response: Not Applicable

PRINCIPLE 5:

Businesses should respect and promote human rights.

Essential Indicators:

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

Category	FY 2024-25 (Current financial year)			FY 2023-24 (Previous financial year)		
	Total (A)	No. of Employees / Workers covered (B)	% (B/A)	Total (C)	No. of Employees / Workers covered (D)	% (D/C)
Employees						
Permanent	224	224	100%	212	212	100%
Other than Permanent	6	6	100%	5	5	100%
Total Employees	230	230	100%	217	217	100%

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

Category	FY 2024-25 (Current financial year)					FY 2023-24 (Previous financial year)				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No.(B)	% (B/A)	No.(C)	% (C/A)		No.(E)	% (E/D)	No.(F)	% (F/D)
Employees										
Permanent										
Male	196	Nil	Nil	196	100%	188	3	1.38	185	97.87%
Female	28	Nil	Nil	28	100%	24	Nil	Nil	24	100%
Non-Permanent*										
Male	3					4				
Female	3					1				

Note: * The Company pays the amount to the external agency for Non-Permanent Employees.

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

Particulars	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category (Amount in Rs)	Number	Median remuneration/ salary/ wages of respective category (Amount in Rs)
Board of Directors (BoD)	9	1.75	3	2.5
Key Managerial Personnel	2	18.96	-	-
Employees other than BoD and KMP	255	2.94	41	2.68
Workers	NA	NA	NA	NA

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)

Response: Yes. We are committed to fostering a diverse and inclusive workplace. A dedicated Diversity and Inclusion Council, comprising key leadership roles, oversees initiatives to create a safe and equitable environment for all employees. This includes addressing the infrastructure, privacy, and architectural needs of diverse groups. The company maintains a zero-tolerance policy for sexual harassment, supported by a POSH Committee and Internal Complaint Committee. Additionally, the Nomination and Remuneration Committee contributes to diversity initiatives. Human Resources is responsible for mitigating any human rights impacts arising from business operations.

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

Response: We have an independent third-party online portal (24*7) for open and structured discussions to address employees' concerns related to human rights and decent labour. We have also formed a POSH Committee to address incidents related to sexual harassment. For more details, please visit our Human Rights Policy at: https://vakrangee.in/pdf/Policies-PDF/Human_Rights_Policy.pdf

During annual review system, we survey our employees, and we provide each employee's feedback to the Nomination, Remuneration and Compensation Committee, for its review and further action.

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

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

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

Response: We have a zero-tolerance policy for retaliation against employees who raise genuine concerns. Anyone involved in such actions will face disciplinary measures. Complaints of discrimination or harassment are treated confidentially. Our independent, 24/7 online portal provides an anonymous platform for employees to report human rights and harassment issues, as well as other ethics and compliance concerns.

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

Response: Yes. We are committed to ethical and sustainable business practices throughout our supply chain. To this end, we have implemented a Sustainable Sourcing and Green Procurement Policy outlining clear expectations for all suppliers. These policies prioritize human rights, environmental protection, and social welfare.

Suppliers must adhere to our standards, continuously improve their practices, and sign our Supplier Code of Conduct during the onboarding process. This commitment extends to all workers and employees within their organizations.

Link for the Supplier Code of Conduct: <https://vakrangee.in/pdf/Policies-PDF/Supplier%20Code%20of%20Conduct.pdf>

9. Assessments for the year:

Particulars	Percentage of your plants and offices that were assessed (By entity or statutory authorities or third parties)
Child Labour	100%
Forced/involuntary Labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others – please specify	

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

Response: Not applicable.

Leadership Indicators

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

Response: No such instances took place in the reporting year. However, the Company ensures a more sensitized workforce towards Human Rights through various training mechanisms and a vigilant system in place.

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

Response: The Company is committed to protecting and respecting Human Rights and remedying rights violations in case they are identified; for example, issues relating to human trafficking, forced labour, child labour, freedom of association, right to collective bargaining, equal remuneration and discrimination. Providing equal employment opportunity, ensuring fairness, creating a harassment-free, safe environment and respecting fundamental rights are some of the ways in which we ensure the same.

As an equal opportunity employer, we do not discriminate on the basis of race, colour, religion, sex, national origin, gender identity, sexual orientation or disability status.

No such due diligence was either warranted or conducted.

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?

Response: Yes, we have made all our premises and offices accessible for visitors with disabilities.

Details on assessment of value chain partners:

Response: The Code of Practices addresses human rights, labour rights, environmental impact, mining practices, product disclosure and many more important topics in the jewellery supply chain. Suppliers are guided in process and system improvement and enhanced technical know-how. The Company also supports suppliers in improving their capabilities and conducts the assessments on periodic basis.

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

Response: There were no significant risks / concerns arising from such assessments.

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	FY 2024-25 (Current financial year)	FY 2023-24 (Previous financial year)
Total electricity consumption (A)	75.77 GJ	103.09 GJ
Total fuel consumption (B)	1.93 GJ	114.78 GJ
Energy consumption through other sources (C) (Green Wheeling + Solar)	1188.69 GJ	1227.14 GJ
Total energy consumption (A+B+C)	1266.39 GJ	1445.01 GJ
Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees)	695.70 Joules/ Rupees of turnover	787.00 Joules/ Rupees of turnover
Energy intensity (optional) – the relevant metric may be selected by the entity		

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

No. There has not been any independent assessment/ evaluation/ assurance that has been carried out.

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

Response: Not applicable.

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

Parameter	FY 2024-25 (Current financial year)	FY 2023-24 (Previous financial year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	NA	NA
(ii) Groundwater	NA	NA
(iii) Third party water	1855	1996
(iv) Seawater / desalinated water	NA	NA
(v) Others		
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	1855	1996
Total volume of water consumption (in kilolitres)	1855	1996
Water intensity per rupee of turnover (Water consumed / turnover)	0.001018 litres/rupee of turnover	0.001086 litres/rupee of turnover
Water intensity ratio (optional) – the relevant metric may be selected by the entity [such as units of product production volume [such as metric tons, litres, or MWh), size (such as m2 floor space), number of full-time employees]		

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. There has not been any independent assessment/ evaluation/ assurance that has been carried out.

4. Provide the following details related to water discharged

Parameter	FY 2024-25 (Current financial year)	FY 2023-24 (Previous financial year)
Water discharge by destination and level of treatment (in kilolitres)		
i. Into Surface Water	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
ii. Into Groundwater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
iii. Into Seawater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
iv. Sent to third-parties	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
v. Others	-	-
- No treatment	1855	1996
- With treatment – please specify level of treatment	-	-
Total Water Discharged (KL)	1855	1996

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

Response: No.

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

Response: Not applicable

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

Parameter	Unit	FY 2024-25 (Current financial year)	FY 2023-24 (Previous financial year)
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	0.14	8.09
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) (Green energy has been excluded for emission calculation)	Metric tonnes of CO ₂ equivalent	15.07	20.50
Total Scope 1 and Scope 2 emissions per rupee of turnover	Metric tonnes of CO ₂ Equivalent/ Rupees of turnover	0.000000008353	0.000000015568
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity			

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

No. There has not been any independent assessment/ evaluation/ assurance that has been carried out.

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

Response: Yes, we are devoted to using the most environmentally friendly practices to combat climate change. In addition to minimising our environmental impact, we also want to ensure that the goods and services we offer at our locations are available in the most environmentally responsible way possible. At our corporate headquarters and all our Next-Gen Vakrangee Kendras, we work to lower our carbon footprint and improve health safety. Details of the initiatives have been listed out in our Natural Capital section of the Integrated Annual Report.

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

Parameter	FY 2024-25 (Current financial year)	FY 2023-24 (Previous financial year)
Total Waste generated (in metric tonnes)		
Plastic waste (A)	-	-
E-waste (B)	-	-
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	-	-
Radioactive waste (F)	-	-

Parameter	FY 2024-25 (Current financial year)	FY 2023-24 (Previous financial year)
Other Hazardous waste. Please specify, if any. (G)	-	-
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e., by materials relevant to the sector)	16.49 tons	16.96 tons
Total (A + B + C + D + E + F + G + H)	16.49 tons	16.96 tons
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	16.49	16.96
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	16.49	16.96
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of Waste		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
Total	-	-

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

No. There has not been any independent assessment/ evaluation/ assurance that has been carried out.

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.

Response: Our business model is a completely sustainable model focused on enabling Indians to benefit from financial, social and digital inclusion. Through our vast network of outlets, we are driving financial, digital and social inclusion in rural India. Our ultimate purpose is to ensure that every Indian has the opportunity to benefit from financial, digital and social inclusion and has access to the global marketplace.

Our Entire Business model and the products/services we provide are all sustainability-related products and services. Vakrangee Kendra outlets are one stop shops providing key Essential and necessary services to the citizens of the country in Rural India such as –

- Banking Services
- ATM Services
- Financial Services
- Insurance Services
- Online Demat & Trading Account Opening
- Total Healthcare - Telemedicine health services – Including Unlimited Tele & Video Consultation with expert doctors & Home Blood test facility

- Assisted E-Commerce - Online shopping & apparel products
- Travel Ticket Booking & Utility Bill Payment services

We make use of disruptive technology such as e-KYC (Biometric KYC), interoperability, and real-time transactions. We use advanced features that are environment-friendly, such as paperless banking, real-time banking, and biometric evaluation. Being digital and paperless in nature we are committed towards Responsible consumption; our Kendras generate negligible paper waste and zero plastic waste.

At our Vakrangee Kendras, we have adopted 'Go Green' initiatives. Our banking processes run on AePS (Aadhaar enabled Payment System) model. Moreover, ATM transactions do not generate printed receipts. The transaction acknowledgments are sent via SMS. We are working towards achieving environmentally sound management of paper through prevention, reduction, recycling, and reuse, in order to minimize their adverse impacts on the environment.

Our Kendras also minimize hazardous waste by using refillable ink cartridges. Minimal generation of waste prevents exposure of community members to hazardous and non-hazardous waste.

We have always been a Responsible and Socially Conscious Company. Our business strategy has been mapped with the sustainability initiatives along with the United Nation's Sustainable Development Goals. We have re-affirmed our commitment towards sustainability by opting for 'Green Power' at our Corporate Headquarters based in Mumbai, whereby the Company would be paying 'Green tariff' as approved by the honorable Maharashtra Electricity Regulatory Commission (MERC). This also showcases our commitment towards reducing our carbon footprint.

We have adopted a sustainable waste management philosophy in line with the concept of circularity of through waste management, re-cycling and eco-friendly disposals through Industry best practices.

- 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:**

Response: Our offices are built on government-approved land in industrial zones and do not fall within or are adjacent to protected areas or high-biodiversity areas.

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

Response: Not applicable

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

Yes. We are compliant with the applicable environmental law / regulations / guidelines in India.

Leadership Indicators

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: NA
- (ii) Nature of operations: NA
- (iii) Water withdrawal, consumption and discharge in the following format

Parameter	FY 2024-25 (Current financial year)	FY 2023-24 (Previous financial year)
Water withdrawal by source (in kilolitres)		
i. Surface water	Our plants are situated in regions where water stress is not a concern. This deliberate choice of locations is part of our commitment to responsible resource management, ensuring that our operations have minimal impact on water-stressed areas.	
ii. OthersGroundwater		
iii. OthersThird Party Water		
iv. OthersSeawater / desalinated water		
v. Others		
Total Volume of water withdrawal (in kilolitres)		
Total Volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (Optional) – relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
vi. Into Surface Water	Our plants are situated in regions where water stress is not a concern. This deliberate choice of locations is part of our commitment to responsible resource management, ensuring that our operations have minimal impact on water-stressed areas.	
- No treatment		
- With treatment – please specify level of treatment		
vii. Into Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
viii. Into Seawater		
- No treatment		
- With treatment – please specify level of treatment		
ix. Sent to third-parties		
- No treatment		
- With treatment – please specify level of treatment		
x. Others		
- No treatment		
- With treatment – please specify level of treatment		
Total Water Discharged (in kilolitres)		

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

No. There has not been any independent assessment/ evaluation/ assurance that has been carried out.

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

Parameter	Unit	FY 2024-25 (Current financial year)	FY 2023-24 (Previous financial year)
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	Metric tonnes of CO ₂ equivalent		
Total Scope 3 emissions per rupee of turnover	Metric tonnes of CO ₂ equivalent		Not quantified
Total Scope 3 emissions intensity (optional) – the relevant metric may be selected by the entity			

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

No. There has not been any independent assessment/ evaluation/ assurance that has been carried out.

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

Vakrangee does not have any office facilities in ecologically sensitive areas.

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

Sr. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	Use of Renewable energy	As part of our commitment to sustainability, we are actively pursuing initiatives. We aim to reduce our carbon footprint through energy efficiency measures, with particular emphasis on enhancing the utilisation of renewable energy sources in our overall energy consumption. In our offices, we have taken significant steps towards sustainability. We have implemented solar power systems, reducing our dependence on traditional electricity sources. Our workplace design incorporates glass walls, allowing ample sunlight to illuminate the premises and minimizing the need for artificial lighting. Furthermore, we have installed energy-efficient LED lighting to promote responsible electricity consumption. These initiatives at both our Kendras and workplaces reflect our commitment to sustainable practices, demonstrating our dedication to environmental responsibility and creating an eco-friendlier future.	240.25 tCO ₂ e GHG emission avoided through use of renewable energy and green energy. Also 37,206 kWh solar energy generated.

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

Yes, the Company have the business continuity and disaster management plan. The objectives of the Business Continuity Policy are to mitigate the possible impact of an interruption to the activities and to recover processes at identified recovery facilities. The policy is available at <https://www.vakrangee.in/pdf/Policies-PDF/Business%20Continuity%20Policy%20v4.pdf>

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 reported from Vakrangee's value chain.

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

The Code of Practices addresses human rights, labour rights, environmental impact, mining practices, product disclosure and many more important topics in the supply chain. Suppliers are guided in process and system improvement and enhanced technical know-how. The Company also supports suppliers in improving their capabilities and conducts the assessments on periodic basis.

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: 7
2. b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to:

Sl. No	Name of the trade and industry chambers/associations	Reach of trade and industry chambers / associations (State/National)
1	Confederation of ATM Industry (CATMi)	National
2	Member of Business Correspondent Federation of India (BFCI)	National
3	CSC e-Governance Services India Limited	National
4	Member of NPCI	National

3. 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. - No

Leadership Indicators

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

Sr. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/ No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, If available
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The Company does not have a separate policy on "policy advocacy". For advocacy on policies related to the fin-tech Industry, the Company works through industry associations such Confederation of ATM Industry (CATMi), Business Correspondent Federation of India (BFCI) and NPCI etc.

There are specified officials in the Company who are authorized for communicating with industrial bodies.

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.**
Response: Not applicable
- Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:**
Response: Not applicable
- Describe the mechanisms to receive and redress grievances of the community.**
Response: We have a well-defined Whistleblower policy which provides a platform to receive and redress grievances of the community.
https://vakrangee.in/pdf/Policies-PDF/Whistle%20Blower%20Policy_Final.pdf
- Percentage of input material (inputs to total inputs by value) sourced from suppliers:**
Response: Not applicable
- 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	4%	3%
Semi-Urban	8%	6%
Urban	6%	5%
Metropolitan	82%	85%

Leadership Indicators

- Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):** Not Applicable
- Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:** Not Applicable
- Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)**

No. We procure all the materials after analyzing the vendors & getting their proper KYS (Know Your Supplier) & other government documents. Further, the input material that we require needs to be of certain quality and authentication thereby requiring us to procure from a specific class of vendors. However, Vakrangee strives to incorporate marginalized groups into its procurement/value chain in best possible manner. Further the Company has sustainable sourcing policy which is available at <https://www.vakrangee.in/pdf/Policies-PDF/Sustainable%20Sourcing%20Policy.pdf> and green procurement policy which is available at <https://www.vakrangee.in/pdf/Policies-PDF/Green%20Procurement%20Policy.pdf>

From which marginalized /vulnerable groups do you procure?

Not Applicable

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

Not Applicable

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

Not Applicable

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

Not Applicable

6. Details of beneficiaries of CSR Projects:

Not Applicable

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.**

Response: There is a dedicated support desk for customers and a dedicated helpline number which is also visible in all our outlets. Customers can also call on the support number and register their complaints regarding any malpractices being conducted by the franchisees or their staff. All the complaints related to the Franchisee, Kendra, Franchisee staff, fraudulent or suspicious transactions or charges etc can be registered by the customer. The proof of the allegations is solicited by way of photographs, Videos, recorded conversations, receipts, proof of transactions etc. Further, there is a dedicated Email-id for any Customer feedback and complaints.

We have Franchisee Technical Support Desk (TSD) which is an important communications link between the FRANCHISEES and our Company. It serves as a central point of contact for information and support with regard to the Franchisees' Technical queries.

Further, we have a state team and centralised dedicated relationship managers to monitor and assist with the day-to-day activities.

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

	As a percentage of 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:

Particulars	FY 2024-25 (Current financial year)			FY 2023-24 (Previous financial year)		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	We do not have any consumer complaints in respect of data privacy, advertising, cybersecurity, delivery of essential services, restrictive trade practices and unfair trade practices.					
Advertising						
Cyber-security						
Delivery of essential services						
Restrictive Trade Practices						
Unfair Trade Practices						
Other						

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

Response: Not applicable

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.

Response: Yes, This is accessible at:

Data Privacy Policy: <https://vakrangee.in/pdf/Policies-PDF/Data%20Privacy%20Policy%20v3.pdf>

Data Privacy Program: <https://vakrangee.in/pdf/Policies-PDF/Data%20Privacy%20Program.pdf>

Information Security & Management Policy: <https://vakrangee.in/pdf/Policies-PDF/Information%20Security%20&%20Management%20Policy%20v3.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.

Response: Not applicable.

7. Provide the following information relating to data breaches:

Number of instances of data breaches: Nil

Percentage of data breaches involving personally identifiable information of customers: Nil

Impact, if any, of the data breaches: Nil

Leadership Indicators

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

For information on products and services offered by the company, one can visit the company's website at <https://www.vakrangee.in/>

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

Not applicable, as Vakrangee does not have any products/services that can entail safety or usage issue

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

Each customer relationship in Vakrangee has a business continuity mechanism to handle any disruption of services/products and a suitable communication plan.

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)**

Not Applicable