

August 07, 2023

To, The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai – 400001. BSE Scrip Code: 540776	To, The Manager, Listing Department, The National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot C/1, G Block, Bandra - Kurla Complex, Bandra (E), Mumbai – 400051. NSE Symbol: 5PAISA
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Sub: Business Responsibility and Sustainability Report for FY 2022-23 pursuant to Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Madam,

Pursuant to Regulation 34(2)(f) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Business Responsibility and Sustainability Report for FY 2022-23, which also forms part of the Annual Report of the Company for the FY 2022-23.

We request you to take the same on record.

Thanking You,
Yours faithfully,

For 5paisa Capital Limited

**Namita Godbole
Company Secretary & Compliance Officer
Membership No.: A21056**

Encl: As above

5paisa Capital Limited

Business Responsibility and Sustainability Report

FOREWORD

Over the past few years, sustainability reporting is gaining importance globally as an important communication tool for corporates to display their commitment of being a sustainable and responsible business. The Indian reporting scenario is also rapidly evolving in line with the global trends wherein corporates are expected to maintain transparency and accountability in reporting.

The Securities and Exchange Board of India ("SEBI"), regulator of capital markets in India, has put in place the Business Responsibility and Sustainability Reporting ("BRSR") framework which requires listed companies to disclose information under the nine principles of the National Guidelines on Responsible Business Conduct. The BRSR disclosure has become mandatory from FY 2022-23 onwards for the top 1,000 Indian listed companies by market capitalization.

Staying strong on our commitment of being a responsible business adopting BRSR framework from FY 2022-23 to maintain transparency in sustainability reporting. The BRSR disclosures presented herein are strictly as per the format prescribed by SEBI.

SECTION A: GENERAL DISCLOSURES

I. DETAILS

Sr. No.	Determinants	Details
1.	Corporate Identity Number (CIN) of the Company	: L67190MH2007PLC289249
2.	Name of the Company	: 5paisa Capital Limited
3.	Year of incorporation	: 2007
4.	Registered office address	: IIFL House, Sun Infotech Park, Road No 16V, B-23, MIDC, Thane Industrial Area, Wagle Estate Thane-400604.
5.	Corporate address	: IIFL House, Sun Infotech Park, Road No 16V, B-23, MIDC, Thane Industrial Area, Wagle Estate Thane-400604.
6.	E-mail	: csteam@5paisa.com
7.	Telephone	: 022- 41035000
8.	Website	: www.5paisa.com
9.	The financial year for which reporting is being done	: FY 2022-2023
10.	Name of the stock exchange(s) where shares are listed	: BSE Limited & National Stock Exchange of India Limited
11.	Paid-up capital	: ₹ 30,63,55,680/-
12.	Name and contact details of the person who may be contacted in case of any queries on the BRSR report	: Namita Godbole Tel. No.: 022 41035000 Email ID: csteam@5paisa.com
13.	Reporting boundary	: Consolidated basis

II. PRODUCTS/SERVICES

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

Sr.No.	Description of the main activity	Description of business activity	% of turnover
1	Financial	Stock Broking, Financial Advisory, brokerage and Consultancy Services	100

15. Products/services sold by the entity (accounting for 90% of the entity's turnover):

S. No.	Product/Service	NIC Code	% of turnover contributed
1.	Stock Broking	66120	99.89%
2.	Fund based Activities and distribution of financial products	66190	0.11%

III. OPERATIONS

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

Location	Number of plants	Number of offices	Total
National	N.A.*	1	1
International		-	-

* The Company is into financial services and does not undertake any manufacturing activity.

Business Responsibility and Sustainability Report (Contd.)
17. Markets served:
a. Number of locations:

Location	Total
National (No. of states)	28
International (No. of countries)	-

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

NIL as the company is not involved in any export import business

c. A brief on types of customers

5paisa Capital Limited is a pioneering, technology-driven financial securities firm that provides a wide range of services in the financial sector. We combine cutting-edge technology with finance to offer a diverse array of services, which include retail and institutional broking, the distribution of financial products and private wealth management. Our clientele, includes HUFs, Corporates, and resident and non-resident individuals, who trust us to expertly manage their finances

IV. EMPLOYEES
18. Details as of the end of the financial year:
a. Employees and workers (including differently-abled):

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Employees						
1.	Permanent (D)	541	336	62%	205	38%
2.	Other than permanent (E)	-	-	-	-	-
3.	Total employees (D + E)	541	336	62%	205	38%
Workers						
4.	Permanent (F)	-	-	-	-	-
5.	Other than permanent (G)	-	-	-	-	-
6.	Total workers (F + G)	-	-	-	-	-

b. Differently-abled employees and workers

S.No	Particulars	Total (A)	Male		Female	
			No. (B)	No. (C)	% (C/A)	
Differently abled employees						
1.	Permanent (D)	-	-	-	-	-
2.	Other than permanent (E)	-	-	-	-	-
3.	Total employees (D + E)	-	-	-	-	-
Differently abled workers						
4.	Permanent (F)	-	-	-	-	-
5.	Other than permanent (G)	-	-	-	-	-
6.	Total workers (F + G)	-	-	-	-	-

19. Participation/inclusion/representation of women

	Total (A)	No. and % of females	
		No. (B)	% (B/A)
Board of Directors	6	2	33.33
Key Management Personnel refer note	5	1	20

Business Responsibility and Sustainability Report (Contd.)

20. Turnover rate for permanent employees and workers

	FY 2022-23 (Turnover rate in current FY)			FY 2021-22 (Turnover rate in current FY)			FY 2020-21 (Turnover rate in current FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	57%	72%	63%	61%	82%	70%	-	-	-
Permanent Workers	91%	88%	90%	174%	158%	167%	-	-	-
Total	67%	77%	71%	103%	110%	106%	-	-	-

V. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)
21. (a) As of 2023

S. No.	Name	Holdings/subsidiary/ associate/ joint venture	% of shares held
1	5paisa P2P Limited	Wholly owned Subsidiary	100
2	5paisa Corporate Services Limited (Formerly 5paisa Insurance Brokers Limited)	Wholly owned Subsidiary	100
3	5paisa Trading Limited	Wholly owned Subsidiary	100
4	5paisa International Securities (IFSC) Limited	Wholly owned Subsidiary	100

(b) Do the entities indicated in the above table participate in the business responsibility initiatives of the listed entity?
No

VI. CSR DETAILS

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

(ii) Turnover (in ₹) as per 2023: 3,37,78,05,416.33/-

(iii) Net worth (in ₹) as per 2023: 4,66,76,86,754.03/-

VII. TRANSPARENCY AND DISCLOSURES COMPLIANCES

23. Complaints/grievances on any of the principles (principles 1 to 9) under the National Guidelines on Responsible Business Conduct (NGBRC):

Stakeholder group from whom the complaint is received	Grievance Redressal Mechanism in Place (Yes/No) If yes, then provide web-link for the grievance redress policy: https://www.5paisa.com/	FY 2022-23		FY 2021-22	
		Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Number of complaints filed during the year	Number of complaints pending resolution at the close of the year
Communities	Yes	-	-	-	-
Investors (other than shareholders)	Yes	NIL	NIL	-	NIL
Shareholders	Yes	NIL	NIL	-	NIL
Employees and workers	For employees -Yes; For workers - Not Applicable	0	0	-	0
Customers*	Yes	1,256	0	-	890
Value chain partners	Yes	0	0	-	0
Others	No	0	0	-	0

*Includes complaints received from the Regulators/Stock Exchanges and also direct complaints received from the clients.

Business Responsibility and Sustainability Report (Contd.)

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

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	The 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.	Data and Customer Privacy	Risk	<p>Protection and security of every customer information in possession of the company is utmost crucial to avoid data leakage or subsequent misuse.</p> <p>Being a technology driven company, our Company relies heavily on its technology infrastructure. As most of the transactions are processed digitally, it increases the chances of cyber threats / information security risks.</p>	<p>Our Company has adopted a strong Information technology and cyber security policy wherein cyber risk and its mitigation are monitored and updated by the Board periodically to ensure mitigation of such risks. The Information Technology Committee of the Board and the Board of Directors review and approve any updates in data and customer privacy related matters.</p> <p>The Company has appointed a Chief Information Security Officer (CISO) who is duly responsible and in charge for the information / data as well as customer privacy and to initiate action plans for any data breaches or related issues. The company has also put in place various measures for managing data privacy to adapt / mitigate any data and customer privacy related incidences.</p> <p>We have initiated measures to update employees, customers and other stakeholders of any potential cyber frauds, data privacy etc. Various informative materials on data and customer privacy are shared periodically over mail, SMS and on social media platforms.</p>	<p>Negative</p> <ul style="list-style-type: none"> • Reputational risks • Data privacy related issues may lead to litigation risks / financial risks • Regulatory risk in terms of fines, penalties, etc.
2.	Responsible marketing	Risk & Opportunity	<p>Customer acquisition and retention is directly dependent on transparent, comprehensive and clear communication and branding of our products and services</p>	<p>We ensure that all our marketing initiatives and communications strictly adhere to all applicable rules / regulations.</p> <p>It is our constant endeavor to ensure high level of transparency and clarity in all our marketing campaigns and communications.</p>	<p>Positive:</p> <ul style="list-style-type: none"> • Enhanced customer base • Increase and stability in revenue • Improvement in customer retention • Satisfied customer thereby increasing customer loyalty

Business Responsibility and Sustainability Report (Contd.)

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	The 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)
3.	Risk management	Opportunity	Optimizing our risk-return equation is possible through responsible risk identification and management processes – of both financial and non-financial risks.	Our company has a comprehensive Risk Management policy which factors in all the risks the company is exposed to and in turn, has laid down measures to ensure that these risks are mitigated.	Positive: <ul style="list-style-type: none"> Enhanced Regulatory compliances Stable and predictable business Value creation Supports business continuity
4.	Corporate Governance and Ethics	Risk	Maintaining the highest standards of ethics and corporate governance is necessary to gain the trust of our Company's investors and customers. Any risks can undermine stakeholder trust, damage reputation and disrupt business.	Our Company has instituted various policies and measures to constitute a strong corporate governance frameworks per regulatory guidelines. We have in place a fair, transparent and accountable corporate governance structure across our hierarchy to safeguard the interests of all stakeholders of the company. There is an effective mechanism, supported by strong policies to supervise the management and oversee the critical functions of the Company. An effective grievance redressal mechanism for customers to address their concerns is also integrated into our Company's policies so as to ensure that every grievance is taken on priority and redressed effectively.	Negative: <ul style="list-style-type: none"> Reputational risks Image/perception of the institution Dissatisfied customer
5	Regulatory compliance	Risk and Opportunity	Strict compliance to rules and regulations helps us gain confidence of stakeholders and grow responsibly.	We ensure that there are no delays or discrepancies in complying with applicable regulations. A dedicated team of qualified personnel ensures efficient and timely compliance with all regulations applicable to our Company.	Positive: <ul style="list-style-type: none"> Transparent and well governed Organization Strong brand image
6	Customer satisfaction	Opportunity	Identification and fulfilment of customer needs and expectations is essential for their retention and loyalty thereby contributing to increased revenues	Our company takes constant efforts in enhancing the products and services offered to the clients thereby adding value to their offerings	Positive: <ul style="list-style-type: none"> Increase in repeat customer business Improvement in market share Better asset quality
7	Human Resources Initiatives	Opportunity	Fair recruitment, hiring processes and efforts to build a congenial work environment through structured training / performance appraisal helps us in employee retention	Our company takes constant efforts in providing better benefits to its employees which includes monetary as well as non-monetary benefits	Positive: <ul style="list-style-type: none"> Better employee retention Improvement in productivity

Business Responsibility and Sustainability Report (Contd.)

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	The 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)
8	Digitalization	Opportunity	Strategic partnerships with fintechs, along with strong in-house digital capabilities have allowed us to expand customer base significantly and serve niche segments, because digitalization drives innovation in traditional offerings.		Positive: <ul style="list-style-type: none"> Seamless business operation Reduced cost Improved turnover around time
9	Climate change	Risk and Opportunity	Mitigating climate risks provides opportunities for efficiency, innovation and growth; our Company seeks to reduce carbon footprint in its everyday operations. Climate change has emerged as a significant risk for business.	Our Company has instituted an ESG policy to incorporate ESG factors into its strategy and operations, risk management and governance process and lending portfolio. The ESG policy also aims to communicate our Company's approach of ESG integration to the stakeholders. We continue to identify and act on opportunities to reduce environmental footprint.	Negative <ul style="list-style-type: none"> Significant risks Physical and transition risks. Positive <ul style="list-style-type: none"> Drives better risk management and value creation
10	Employee health and wellness	Opportunity	Investing in employee health and wellness is essential for enhancing productivity and also ensures their retention and overall job satisfaction		Positive: <ul style="list-style-type: none"> Enhanced loyalty and engagement among employees Increase in productivity
11	Resource management	Opportunity	Our focus lies on achieving resource efficiency in terms of energy, water, paper and e-waste, since we do not have any other significant environmental impact		Positive: <ul style="list-style-type: none"> Lower cost and higher productivity Better resource utilization

Business Responsibility and Sustainability Report (Contd.)
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.

S.No. Principle description									
P1	Businesses should conduct and govern themselves with integrity, and 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 to all their stakeholders								
P5	Businesses should respect and promote human rights								
P6	Businesses should respect and make efforts to protect and 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								
Disclosure question	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
1. a. Whether your entity's policy /policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
c. Web-link of the policies, if available.	https://www.5paisa.com/investor-relations/codes-and-policies-of-the-company Some policies being internal documents are available to the employees through the company's intranet.								
2. Whether the entity has translated the policy into procedures. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
4. Name of the national and international codes/certifications/labels/standards (e.g., Forest stewardship council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g., SA 8000, OHSAS, ISO, BIS) mapped to each principle.	All policies have been developed based on industry practices, as per the regulatory requirements and through appropriate consultation with relevant stakeholders.								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	<ul style="list-style-type: none"> The Company recognizes its role in creating positive impact in the lives of communities by identifying the core focus areas and achieving these commitments and goals through investor awareness programmes and corporate social responsibility activities. The Company promotes inclusive environment at the workplace and does not treat anybody differently based on their gender, race/caste, religion/beliefs, disability, marital status or any other category and at the same time believes in hiring the right talent based on merit. The Company believes in up-skilling the work force for the holistic development of its employees and to align with the changing business environment. 								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	-	-	-	-	-	-	-	-	-

Business Responsibility and Sustainability Report (Contd.)

Governance, leadership, and oversight

7. Statement by the director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements

Doing business in a responsible and sustainable manner is one of the key imperatives for us. We continuously engage in discussion with all our stakeholders to identify key ESG issues and have identified Ethical Business Conduct, Efficient and Transparent Customer Service, Corporate Governance, Risk Management, Human Capital Development, Engagement with Communities and Environmental Footprint to be some of the most important issues. We have a highly qualified and diversified Board and ESG executive forum which oversees the Company’s ESG journey. We instituted practices like Comprehensive Code of Conduct and Business Ethics, sound risk culture, digitisation of business, launching innovative products, investment in emerging areas of cybersecurity and information security, Employee welfare policies, monitoring consumption of resources and taking targets towards reduction in consumption of electricity, fuel and paper and various other practices. Reference should also be made to our Environmental Social and Governance report which carries an exhaustive list of out ESG related challenges, targets and achievements.

8. Details of the highest authority responsible for implementation and oversight of the business responsibility policy/policies

Mr. Gourav Munjal, Whole Time Director & CFO

9. Does the entity have a specified committee of the Board/ Director responsible for decision-making on sustainability-related issues? (Yes/No). If yes, provide details.

Yes.

The Company has an executive level ESG Committee consisting of senior management personnel and Independent Directors of the Company to monitor various aspects of social, environmental and governance responsibilities of the Company.

The Company’s business responsibility performance is reviewed by the Board of Directors on an annual basis.

In addition, the Risk Management Committee also assesses internal/ external risks pertaining to sustainability as identified.

10. Details of review of NGRBCs by the Company:

Subject for review	Indicate whether the review was undertaken by the Director/committee of the board/ any other committee Frequency (Annually/half-yearly/ quarterly any other – please specify)
Performance against the above policies and follow-up action	As a practice, all the policies of the Company are reviewed periodically or on a need basis by department heads, business heads, senior management personnel and placed before the BoD as and when required. During this assessment, the efficacy of the policies is also reviewed and necessary changes to policies and procedures are implemented.
Compliance with statutory requirements of relevance to the principles, and the rectification of any non-compliances	The Company is in compliance with the extent regulations as applicable.

11. Has the entity carried out an independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency.

Yes, PricewaterhouseCoopers Private Limited was engaged to carry out an independent assessment/ evaluation of the working of policies of the Company.

Business Responsibility and Sustainability Report (Contd.)

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

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

* Note: P7 is not material to our business

SECTION C: PRINCIPLE-WISE PERFORMANCE DISCLOSURE
PRINCIPLE 1: BUSINESSES SHOULD CONDUCT AND GOVERN THEMSELVES WITH INTEGRITY, AND IN A MANNER THAT IS ETHICAL, TRANSPARENT, AND ACCOUNTABLE
Essential Indicators
1. Percentage coverage by training and awareness programs 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	% of persons in the respective category covered by the awareness programs
Board of directors	5	Code of ethics, code of conduct, Insider Trading, Grievance Redressal compliance mechanisms and PMLA	100
Key managerial personnel	5	Code of ethics, code of conduct, POSH Insider Trading, Grievance Redressal compliance mechanisms and PMLA	100
Employees other than BoD and KMPs	72	New Joinee Sales Induction Training for imparting knowledge on product, process and systems Business Induction for Other Support functions on industry, product & process POSH, Whistle Blower, Code of Ethics, Code of Conduct, PMLA and PIT Regulations	Between 20 – 30 Age – 89%, Between 31 – 35 Age – 8% and Between 36 – 49 Age – 3%
Workers	Not Applicable		

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 FY 2020-21.

NIL

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

Not Applicable

Business Responsibility and Sustainability Report (Contd.)

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.

Yes, Anti-corruption and anti-bribery guidelines are part of the employee manual and are available to internal shareholders. The Company is committed to conducting business by following the highest ethical standards. All forms of bribery and corruption are prohibited. The Company conducts its business in adherence to all statutory and regulatory requirements. The web-link for Anti-corruption or anti-bribery policy is as follows:

<https://www.5paisa.com/investor-relations>

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

	FY 2022-23	FY 2021-22
Directors	NIL	NIL
KMPs	NIL	NIL
Employee	NIL	NIL
Workers	NA	NA

6. Details of complaints with regard to conflict of interest

	FY 2022-23 (Current Financial Year)		FY 2021-22 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	NIL	N.A.	NIL	N.A.
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	NIL	N.A.	NIL	N.A.

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.

No issues, related to fines/penalties/action taken by regulators/law enforcement agencies/judicial institutions, on cases of corruption and conflicts of interest, occurred in our Company

Leadership Indicators

1. Awareness programs conducted for value chain partners on any of the Principles during the financial year.

We will cover 100% of our value chain partners and train them in FY 2023-24.

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, 5paisa's Code of Conduct requires the Directors and senior management to avoid situations in which their personal interests could conflict with the interests of the Company. The Code, inter alia, clarifies that conflict of interest may arise when:

- any officer simultaneously serves as a Director / senior managerial person / consultant or owns interest or stake in any person or entity which is a competitor / customer / business associate of the company;
- Where the officer himself or through his relatives or associates, enters or proposes to enter into any arrangement, collaboration, venture, agreement or transaction with the company;

Under such circumstances, following conduct is expected of the officers:

Business Responsibility and Sustainability Report (Contd.)

- a. As far as possible, dealings involving conflict of interest should be avoided.
- b. If such dealings are unavoidable, the Directors should disclose to the Board and other officers should disclose to the Chairman and Managing Director: (1) the existence and nature of the actual or potential conflict of interest and (2) all facts known to him/her regarding the transaction that may be material to a judgment about whether to proceed with the transaction. The transaction should be proceeded with only after the approval from the Board / WTD.

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 product and processes' environmental and social impacts to total R&D and capex investments made by the entity, respectively.

Looking at the nature of our business, it is not Applicable

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

Yes, there are procedures in place for sustainable sourcing. 5paisa has a Board approved Policy on 'Sustainable Supply Chain and Responsible Sourcing Policy' and a 'Code of Conduct for Suppliers and Service Providers'. The Code reflects 5paisa's commitment to respect human rights across the supply chain. It upholds the spirit outlined in the national and International laws and standards, such as the declaration of the International Labour Organisation on fundamental principles & rights at work and United Nations universal declaration of human rights.

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

In FY 2023-24, we will attempt 100%

We have recently developed policy on sustainable supply chain and responsible sourcing and Code of Conduct for suppliers and service providers. We have started implementation of this policy in FY 2023-24.

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.

Waste type	Waste management procedure in place
Plastic (including packaging), E-waste, Hazardous Waste, Other Waste	Given the nature of the business, the Company has limited scope on these parameters, however, the Company realises that there is a pressing need to manage waste in an eco-friendly manner. To achieve these objectives, the Company, encourages reuse/recycle wherever possible and monitors improvement. The Company has also replaced plastic garbage bags with bio-degradable bags.

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 EPR plan submitted to Pollution Control Boards?

Not applicable since the company is not a manufacturing entity

Leadership Indicators

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

Not applicable since the company is not a manufacturing entity

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

Not applicable since the company is not a manufacturing entity

Business Responsibility and Sustainability Report (Contd.)

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).
Not applicable since the company is not a manufacturing entity
4. Of the products and packaging reclaimed at end of life of products, the amount (in metric tonnes) reused, recycled, and safely disposed of.
Not applicable since the company is not a manufacturing entity.
5. Reclaimed products and their packaging materials (as a percentage of products sold) for each product category.
Not applicable since the company is not a manufacturing entity.

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

Essential Indicators

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Daycare facilities	
	Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)	
Permanent employees											
Male	336	336	100%	336	100%	-	-	336	100%	-	-
Female	205	205	100%	205	100%	205	100%	-	-	-	-
Total	541	541	100%	541	100%	205	100%	336	100%	-	-
Other than permanent employees											
Male	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Daycare facilities	
	Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)	
Permanent workers*											
Male											
Female											
Total											
Other than permanent workers											
Male											
Female											
Total											

*Note - We don't have workers

Business Responsibility and Sustainability Report (Contd.)
2. Details of retirement benefits.

Benefits	FY 2022-23			FY 2021-22		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	86%	Not applicable	Yes	82%	Not applicable	Yes
Gratuity	100%	Not applicable	Yes	100%	Not applicable	Yes
ESI	21%	Not applicable	Yes	28%	Not applicable	Yes
Others-please specify	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

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.

As a principle, the Company has implemented Equal Employment Opportunity and Non-discrimination policy and Human Rights policy which prohibits any kind of discrimination against any person with disability in any matter related to employment as per the Right of Person with Disabilities Act, 2016 and Transgender persons (Protection of Rights) Act 2019. Most of the offices are located in commercial premises which have elevators and infrastructure for differently abled persons. Offices have facilities for easy movement of differently abled visitors / employees. Corporate offices of 5paisa have ramps for easy movement of differently abled people and wheel-chair accessible restrooms are available. Most of the office washrooms are especially abled friendly, as per the guidelines provided by the Rights of Persons with Disability Act, 2016.

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

5paisa Group has adopted Equal employment opportunity policy in accordance with the provisions of the Rights of Persons with Disabilities Act, 2016 and provides a framework which is committed towards the empowerment of persons with disabilities. The Company also have Human Rights Policy which prohibits discrimination against any person with disability in any matter related to employment.

The weblink to the policy is as follows:

<https://www.5paisa.com/investor-relations>

5. Return to work and retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	100%	100%	100%
Female	100%	100%	83%	83%
Total	100%	100%	92%	92%

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and workers (Permanent workers, Other than permanent workers, Permanent employees, Other than permanent employees)? If yes, give details of the mechanism in brief.

Permanent Worker	Not Applicable
Other than Permanent Workers	Not Applicable
Permanent Employees & Other than Permanent Employees	Yes

Business Responsibility and Sustainability Report (Contd.)

5paisa strives to create a culture which is fair, open and transparent and where employees can openly present their views. 5paisa transparently communicates its policies and practices such as plans, compensation, performance metrics, performance pay grids and calculation, career enhancements, compliance and other processes. 5paisa enables employees to work without fear of prejudice, gender discrimination and harassment. It has zero tolerance towards any non-compliance of these principles. 5paisa has 'Code of ethics and Personal Conduct' (CoEPC), 'Whistle Policy', 'Prevention of Sexual Harassment' etc. serving as grievance mechanisms for its employees to report or raise their concerns confidentially and anonymously, and without fear of any retaliation.

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

5paisa employees are currently not part of any employee association.

8. Details of training given to employees and workers:

Category	FY 2022-23					FY 2021-22				
	Total (A)	On health and Safety measures		On skill upgradation		Total (D)	On health and Safety measures		On skill upgradation	
		Number (B)	% (B/A)	Number (C)	% (C/A)		Number (E)	% (E/D)	Number (F)	% (F/D)
Employees										
Male	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0
Workers										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Note: We will train 100% of our employees in FY 2023-24 on health and safety, skill upgradation etc.

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

Category	FY 2022-23			FY 2021-22		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	177	177	100%	234	234	100%
Female	126	126	100%	139	139	100%
Total	303	303	100%	373	373	100%
Workers						
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-
Total	-	-	-	-	-	-

Business Responsibility and Sustainability Report (Contd.)
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, what is the coverage of such a system?**

There are no occupational health & safety risks considering the nature of the business. Employee well-being and psychological safety continue to be a priority of the Company. Periodic trainings on fire safety and fire fighting equipment are provided along with that evacuation drills.

5paisa has taken an initiative to frame a comprehensive policy with respect to health & safety. Various facilities are available at 5paisa's offices and branches premises such as proper ventilation, branch hygiene & sanitation, emergency exits, first aid box, etc.

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

Given the nature of business, 5paisa does not undertake any manufacturing activity and hence this is not applicable for us. However, the Company has designed and adopted manuals and procedures to cover environmental aspects and health and safety risks that the facility/property can control and directly manage, and those that it does not directly control or manage but over which it can be expected to have an influence through its Environment, Health and Safety Manual.

There are no product risks but there are those related to the provision of services as well as those associated with the operation of utilities, indoor air quality, lift/elevator safety, fire safety procedures, personnel protective equipment, signages, etc. Further, our risk assessment also periodically cover incidents that have been noted and immediate steps are taken to mitigate the associated risks. During the year, no such instances have been noted which necessitated further action.

- c. **Whether you have processes for workers to report work-related hazards and to remove themselves from such risks.**

Not Applicable. The Company does not have any 'worker'.

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

Yes

11. Details of safety-related incidents.

Safety Incident/Number	Category	FY 2022-23	FY 2021-22
Lost Time Injury Frequency Rate (LTIFR) (Per one million-person hours worked)	Employee	Nil	Nil
	Worker	N.A.	N.A.
Total recordable work-related injuries	Employee	Nil	Nil
	Worker	N.A.	N.A.
No. of fatalities	Employee	Nil	Nil
	Worker	N.A.	N.A.
High-consequence work-related injury or ill-health (Excluding fatalities)	Employee	Nil	Nil
	Worker	N.A.	N.A.

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

Employee well-being and psychological safety continue to be a priority for the Company. Fire drills and quality assurance audits are conducted in the office premises to ensure the maintenance of safety standards.

Business Responsibility and Sustainability Report (Contd.)

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

	FY 2022-23			FY 2021-22		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working conditions	NIL	NIL	NIL	NIL	NIL	NIL
Health & safety	NIL	NIL	NIL	NIL	NIL	NIL

14. Assessments for the year

% of offices that were assessed (by entity or statutory authorities or third parties)	
Health and safety practices	100
Working conditions*	NIL

Note: In FY 2023-24, we will conduct internal assessment on 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.

Nil

Leadership Indicators

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

Employees – Yes

Workers – Not Applicable. Our Company does not have any worker as defined in the guidance note of BRSR.

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

Our Company monitors remittance of statutory dues by value chain partners with periodic interactions. Various awareness programs and meetings are being arranged with value chain partners for the same.

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

Not Applicable

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)

No

5. Details on assessment of value chain partners:

% of offices that were assessed (by entity or statutory authorities or third parties)	
Health and safety practices	NIL
Working conditions	NIL

Note: In FY 2023-24, we will cover the same.

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

Not Applicable

Business Responsibility and Sustainability Report (Contd.)

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.

In line with the Board approved policy on stakeholder engagement, 5paisa has evolved structured framework for engaging with its stakeholders and fostering enduring relationships with each one of them. The Policy sets out principles for engaging with its stakeholders and is a part of the company's operating philosophy, policies, standards, and values. 5paisa believes healthy stakeholder relationships are key to long-term value creation. Any individuals, groups of individuals or organizations that impact and/ or could be impacted by our organization's activities, products or services and associated performance are identified as a core stakeholder.

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

Stakeholder group	Whether identified as vulnerable & marginalized group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community meetings, Notice board, Website), Other	Frequency of engagement (Annually/half-yearly quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Multiple channels – physical and digital like Review meets, Townhall meetings, Learning and development initiatives, Newsletters and portals, Discussions with senior leaders, Engagement initiatives/offsites etc.	Daily, Weekly, Monthly & Annually	Performance appraisal and rewards. Training and career development. Wellness & safety measures
Customers and Clients	No	Multiple channels – physical and Digital	Daily, Weekly, Monthly & Annually	Servicing throughout the lifecycle of the customer and address queries/grievances that the customer may have.
Business associates, dealers & Vendors	No	Multiple channels – physical and Digital	Daily, Weekly, Monthly & Annually	Product & Service quality and support, contract commercial and technical terms & conditions, custodial services, statutory Compliances
Regulatory Bodies	No	Multiple channels – physical and Digital	Event based	Discussions with regard to various approvals, circulars, guidelines, suggestions, amendments, etc.
Banks	No	Multiple channels – physical and Digital	Event based	Statutory Compliances
Shareholders, Investors, and Members	No	Multiple channels – physical and digital including quarterly investor presentations, press releases and communications through stock exchanges, participation in investor conferences, Annual General Meetings, Media Releases etc.	Quarterly, half yearly, Annually & Event based	To inform about the performance, major developments and other relevant updates regarding the Company and address their concerns & grievances.

Business Responsibility and Sustainability Report (Contd.)

Stakeholder group	Whether identified as vulnerable & marginalized group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community meetings, Notice board, Website), Other	Frequency of engagement (Annually/half-yearly quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Media & social organization	No	Multiple channels – physical and Digital	Daily, Weekly, Monthly & Annually	To stay abreast on the developments of the Company
Communities	Yes	Multiple channels – physical and Digital	Daily, Weekly, Monthly & Annually	To promote social welfare activities for inclusive growth, fair and equitable development and well-being of society through our business functioning

Leadership Indicators

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

5paisa to the extent considered necessary and permitted by regulations, ensure transparent communication and access to relevant information about its decisions that impact relevant stakeholders, keeping in mind the need to protect confidential competitive plans and information. Engagement with stakeholders is a continuous process, as part of the business activities. Such engagement is generally driven by the responsible business functions, with senior executives also participating based on the need of the engagement. The BoD are updated on various developments arising out of such engagement and they provide their guidance/inputs on such matters.

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

Customer complaints/grievances are reviewed for a root cause analysis, which also gives an opportunity to improve its services. At the same time, the Company recognises that it is still in a learning phase on various evolving aspects and hence stakeholder interactions are important. The Company tries to engage with consultants and experts in this field, which helps to better understand expectations of stakeholders.

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

5paisa through their CSR policies have taken up various initiatives and activities for the benefit of different segments of the society, with focus on the marginalized, poor, needy, deprived, under-privileged and differently abled persons.

Business Responsibility and Sustainability Report (Contd.)

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 2022-23			FY 2021-22		
	Total (A)	No. of employees/ workers covered (B)	% (B/A)	Total (C)	No. of employees/ workers covered (D)	% (D/C)
Employees*						
Permanent	NIL	NIL	NIL	NIL	NIL	NIL
Other than permanent	NIL	NIL	NIL	NIL	NIL	NIL
Total employees	NIL	NIL	NIL	NIL	NIL	NIL
Workers						
Permanent	-	-	-	-	-	-
Other than permanent	-	-	-	-	-	-
Total Workers	-	-	-	-	-	-

Note: We will cover 100% of our employees in FY 2023-24 and train them on human rights issues and policy.

2. Details of minimum wages paid to employees and workers

Category	FY 2022-23					FY 2021-22				
	Total (A)	Equal to minimum wage		More than minimum wage		Total (A)	Equal to minimum wage		More than minimum wage	
		No. (B)	%B/A	No. (C)	%(C/A)		No. (B)	%(B/A)	No. (C)	%(C/A)
Employees										
Permanent										
Male	340	0	Not Applicable	340	100	-	-	-	-	-
Female	208	0	Not Applicable	208	100	-	-	-	-	-
Other than permanent										
Male	109	0	Not Applicable	109	100	-	-	-	-	-
Female	68	0	Not Applicable	68	100	-	-	-	-	-
Worker										
Permanent										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Other than permanent										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-

Business Responsibility and Sustainability Report (Contd.)
3. Details of remuneration/salary/wages

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration /salary/ wages of respective category
Board of Directors (BoD)	2	1,04,06,502	0	0
Key managerial personnel	0	0	1	55,20,000
Employees other than BoD and KMP	447	4,53,096	275	2,79,996
Workers	N.A.	N.A.	N.A.	N.A.

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

Yes

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

Respect for human rights is considered as one of the fundamental and core values of the Company. The Company strives to support, protect, and promote human rights to ensure fair and ethical business and employment practices are followed. There are committees and policies formed to handle grievances and complaints related to human rights issues. and the details are placed on the intranet of the Company.

The Company has zero tolerance towards and prohibits all forms of child labour, slavery, forced labour, physical, sexual, psychological, or verbal abuse.

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

	FY 2022-23			FY 2021-22		
	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	-
Discrimination at workplace	Nil	Nil	-	Nil	Nil	-
Child labour	Nil	Nil	-	Nil	Nil	-
Forced labor/Involuntary labor	Nil	Nil	-	Nil	Nil	-
Wages	Nil	Nil	-	Nil	Nil	-
Other human rights-related issues	Nil	Nil	-	Nil	Nil	-

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

The Company is committed to maintaining safe and harmonious business environment and workplace for everyone, irrespective of the ethnicity, region, sexual orientation, race, caste, gender, disability, work, designation and such other parameters. The Company ensures sensitization to important social factors like diversity and inclusion, workplace practices and prohibition of economic, racial, or physical inequalities. The Company strives to support, protect, and promote human rights to ensure fair and ethical business and employment practices are followed.

There are committees and policies formed to handle grievances and complaints related to human rights issues under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, Whistle Blower Policy etc. and the details are placed on the Intranet of the Company.

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

Yes, in certain business agreements and contracts wherever relevant.

Business Responsibility and Sustainability Report (Contd.)
9. Assessments of the year

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

Note: In FY 2023-24, we will cover 100% of our offices for assessment.

10. Provide details of any corrective actions taken or underway to address significant risks/concerns arising from the assessments at Question 9 above.

Not Applicable

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

Our Company has not received any grievances/ complaints regarding human rights violations in F.Y. 2022-23.

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

Great Place to work surveys are conducted every year. In the survey, questions related to human rights are touched upon. Based on this, yearly reports are published.

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

Yes. The office premises of the entity is accessible to differently abled visitors. Wheelchairs and wheelchair ramps for handicapped employees / customers are available at all locations.

4. Details on assessment of value chain partners:

	% of Value Chain Partners (by value of Business done with such partners) that were assessed
Child labour	-
Forced/involuntary labor	-
Sexual harassment	-
Discrimination at workplace	-
Wages	-
Others – Please specify	-

In all of our dealings, the Company expects its value chain partners to uphold the same values, beliefs, and business ethics as the Company. However no formal examination of value chain partners has been conducted.

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

No corrective actions pertaining to question 4 was necessitated by the Company during FY 2022 -23.

Business Responsibility and Sustainability Report (Contd.)

PRINCIPLE 6: BUSINESSES SHOULD RESPECT AND MAKE EFFORTS TO PROTECT AND RESTORE THE ENVIRONMENT**Essential Indicators****1. Details of total energy consumption (in MJ) and energy intensity**

Parameter	FY 2022-23	FY 2021-22
Total electricity consumption (A)	6834.564	5654.196
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumption (A+B+C)	6834.564	5654.196
Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees)	0.0000020233741017	0.0000019059629537
Energy intensity (Total energy consumption/FTE) in MWh/FTE	-	-

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, the name of the external agency. – No

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.

Looking at the nature of our business this is not applicable.

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

Parameter	FY 2022-23	FY 2021-22
Water withdrawal by source in kiloliters		
i. Surface water	-	-
ii. Groundwater	-	-
iii. Third party water	116.331	65.387
iv. Seawater / desalinated water	-	-
v. Others	-	-
Total volume of water withdrawal (in kiloliters) (i + ii + iii + iv + v)	116.331	65.387
Total volume of water consumption (in kiloliters)	116.331	65.387
Water intensity per rupee of turnover (Water consumed / turnover)	0.00003443981688	0.00002204118847
Water intensity (optional) – the relevant metric may be selected by the entity		

Note: Indicate if any independent assessment /evaluation /assurance has been carried out by any external agency? (Y/N), If Yes, name of the external agency. – No

4. Has the entity implemented a mechanism for zero liquid discharge? If yes, provide details of its coverage and implementation.

Looking at the nature of our business this is not applicable

Business Responsibility and Sustainability Report (Contd.)
5. Please provide details of air emissions (other than GHG emissions) by the entity:

Looking at the nature of our business, this is not applicable

Parameter	Unit	FY 2022-23	FY 2021-22
NOx			
SOx			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others – ozone-depleting substances (HCFC - 22 or R-22)			

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

6. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) and its intensity:

Parameter	Unit	FY 2022-23	FY 2021-22
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	-	-
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	1537.77	1272.19
Total Scope 1 and Scope 2 emissions per rupee of turnover		1537.77	1272.19
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

7. Does the entity have any project related to reducing greenhouse gas emissions? If Yes, then provide details.

No

8. Provide details related to waste management by the entity, in the following format: Total waste generated in metric tons

Parameter	FY 2022-23	FY 2021-22
Plastic waste (A)	Nil	Nil
E-waste (B)	Nil	Nil
Bio-medical waste (C)	Looking at the nature of our business, this is not applicable to us	
Construction and demolition waste (D)	We do not produce or dispose of any kind of biomedical, construction debris or radioactive waste. Hence it is not applicable.	
Battery waste (E)	NIL.	
Radioactive waste (F)	Looking at the nature of our business, this is not applicable to us	
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous waste generated (H). (Carton Box, White Paper, Book Cover Paper, Iron, Steel)	NIL.	
Total (A+B + C + D + E + F + G+ H)		

Business Responsibility and Sustainability Report (Contd.)

For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tons)

	FY 2022-23	FY 2021-22
Category of waste		
(i) Recycled	Not Applicable	Not Applicable
(ii) Re-used	Not Applicable	Not Applicable
(iii) Other recovery operations	Not Applicable	Not Applicable
Total		

For each category of waste generated, total waste disposed of by nature of disposal method (in metric tonnes)

Category of waste		
(i) Incineration	Not Applicable	Not Applicable
(ii) Landfilling	Not Applicable	Not Applicable
(iii) Other disposal operations	Not Applicable	Not Applicable
Total		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. – No

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

We strive to reduce waste and recycle as much as possible. Our waste primarily comprises of food, waste, paper, plastic and e-waste

Curbing generation of plastic waste: We have stopped procurement of plastic stationery and encourage our employees to use bottles made from environment friendly materials at our offices to reduce the number of plastic bottles being discarded after use. All our facilities use 100% biodegradable plastic garbage bags to collect and dispose off dry and wet waste.

Reducing paper and printing consumption: We have implemented strong measures like digitising our processes to reduce the need for paper. Further minimising the usage of paper across offices is an ongoing activity. Customer accounts have now transitioned to digital opening. The documents required as supporting are also uploaded digitally; accounts are being opened without any paper consumption. Paper based Office stationeries also have now been stopped apart from the mandatory ones.

E waste management: Our E-waste broadly includes computers, servers, scanners, UPSs, Batteries, Air conditioners etc. All such E-wastes are being disposed of through registered E-waste vendors.

10. 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.

Not Applicable. The Company does not have any offices in ecologically sensitive areas.

11. Details of Environmental Impact Assessments of projects undertaken by the entity based on applicable laws, in the current financial year.

Not Applicable

12. 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 there under (Y/N). If not, provide details of all such non-compliances.

Yes. The Company is compliant with all applicable Laws, Rules and Regulations.

Business Responsibility and Sustainability Report (Contd.)
Leadership Indicators
1. Provide a break-up of the total energy consumed (in MWh) from renewable and non-renewable sources:

Parameter	FY 2022-23	FY 2021-22
From renewable sources	-	-
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)	-	-
From non-renewable sources	-	-
Total electricity consumption (D)	-	-
Total fuel consumption (E)	-	-
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D+E+F)	-	-

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

2. Provide the following details related to water discharged: Water discharge by destination and level of treatment (in kiloliters)

Parameter	FY 2022-23	FY 2021-22
(i) To surface-water	-	-
No treatment	-	-
With treatment – please specify the level of treatment	-	-
(ii) To groundwater	-	-
No treatment	-	-
With treatment – please specify the level of treatment	-	-
(iii) To seawater	-	-
No treatment	-	-
With treatment – please specify the level of treatment	-	-
(iv) Sent to third parties	-	-
No treatment	-	-
With treatment – please specify the level of treatment	-	-
(v) Others	-	-
No treatment	-	-
With treatment – please specify the level of treatment	-	-
Total water discharged (in kiloliters)	-	-

Note: Looking at the nature of our business, this is not applicable to us.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. – Not Applicable

Business Responsibility and Sustainability Report (Contd.)
3. Water withdrawal, consumption and discharge in areas of water stress (in kiloliters): For each facility/plant located in areas of water stress, provide the following information:

- (I) Name of the area:
 (ii) Nature of operations:
 (iii) Water withdrawal, consumption and discharge: -

Parameter	FY 2022-23	FY 2021-22
Water withdrawal by source (in kiloliters)	-	-
(i) Surface-water	-	-
(ii) groundwater	-	-
(iii) Third-party water	-	-
(iv) Seawater/desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kiloliters)	-	-
Total volume of water consumption (in kiloliters)	-	-
Water intensity per rupee of turnover (Water consumed/turnover)	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-
Total volume of water consumption (in kiloliters)	-	-

Parameter	FY 2022-23	FY 2021-22
Water discharge by destination and level of treatment (in kiloliters)	-	-
(i) Into surface-water	-	-
No treatment	-	-
With treatment – please specify the level of treatment	-	-
(ii) Into groundwater	-	-
No treatment	-	-
With treatment – please specify the level of treatment	-	-
(iii) Into seawater	-	-
No treatment	-	-
With treatment – please specify the level of treatment	-	-
(iv) Sent to third parties	-	-
No treatment	-	-
With treatment – please specify the level of treatment	-	-
(v) Others	-	-
No treatment	-	-
With treatment – please specify the level of treatment	-	-
Total water discharged (in kiloliters)	-	-

Note:-Looking at the nature of our business, this is not applicable to us.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. – Not applicable

Business Responsibility and Sustainability Report (Contd.)
4. Please provide details of total Scope 3 emissions & their intensity:

Parameter	Unit	FY 2022-23	FY 2021-22
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)	-	-	-
Total Scope 3 emissions per turnover in Million	-	-	-
Total Scope 3 emission intensity	-	-	-

Note: We will incorporate Scope 3 emissions in FY 2023-24.

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

5. With respect to the ecologically sensitive areas reported at Question 10 of the essential indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along with prevention and remediation activities.

Our Company does not have any significant direct and indirect impact on ecologically sensitive areas.

6. 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 the of such initiatives. – Not Applicable
7. Does the entity have a business continuity and disaster management plan?

Our Company has implemented Business Continuity Policy (BCP) wherein critical processes and other enablers have been identified and appropriate recovery plans have been put in place for such critical processes to ensure timely recovery of the Company's operations and services in the event of a crisis. BCP Framework ensures continuity of critical processes to extend essential services to the customers. Regular mock tests are carried out to ascertain BCP preparedness.

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

Not Applicable

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

Not Applicable

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

1. a. Number of affiliations with trade and industry chambers/associations. - 1
- b. List the top 10 trade and industry chambers/associations (determined based on the total members of such a body) the entity is a member of/affiliated to.

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

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

No material instances reported

Business Responsibility and Sustainability Report (Contd.)

Leadership Indicators

- Details of public policy positions advocated by the entity:
Looking at the nature of our business, this is Not applicable

S. No.	Public policy advocated	Method resorted to such advocacy	Whether information available in the public domain? (Yes/No)	Frequency of review by the board (Annually/half yearly/quarterly/ others– please specify)	Web link, if available
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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.
Not Applicable
- Provide information on the project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity:
Not Applicable
- Describe the mechanisms to receive and redress the grievances of the community.
5paisa have various mechanisms to receive and redress grievances of various stakeholders
- Percentage of input material (inputs to total inputs by value) sourced from suppliers:

Parameter	FY 2022-23	FY 2021-22
Directly sourced from MSMEs/small producers	-	-
Sourced directly from within the district and neighboring districts	-	-

Note: In FY 2023-24, we will provide the data for above information sought.

Leadership Indicators

- Provide details of actions taken to mitigate any negative social impacts identified in the social Impact assessments (Reference: Question 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:

S. No.	State	Aspirational district	Amount spent (In INR)
	Not Applicable	Not Applicable	Not Applicable

- Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable group?
Given the nature of business of the Company, the sourcing needs of our Company are limited. However, the CSR policy of the Company provides for preferential procurement of materials from suppliers identified under vulnerable and marginalized groups, while implementing its projects through IIFL Foundation.
 - From which marginalized/vulnerable groups do you procure?
In FY 2023-24, we will provide the data for the information required.
 - What percentage of total procurement (by value) does it constitute?
In FY 2023-24, we will provide the data for the information required.

Business Responsibility and Sustainability Report (Contd.)

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:

S. no	CSR project	No. of persons benefited from CSR projects*	% of beneficiaries from vulnerable and marginalized groups*
1.	Sakhiyo ki baadi - Promoting education		
2.	Sports Project - Training to Promote National Recognized sports		
3.	Children Support Child Help Foundation		

*Note: Even though we have taken CSR projects, the details of no. of persons benefited as well as the details of % beneficiaries data will be filled in FY 2023-24.

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.

Timely and appropriate customer grievance redressal is imperative. In fact, we aim to reduce the grievances, learning from our experiences, through root cause analysis. The dealings with our customers are professional, fair and transparent. 5paisa has a customer care policy to ensure effective customer relationship management by the Company.

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

Not Applicable

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

	FY 2022-23 (Current Financial Year)			FY 2021-22 (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	NIL	NIL	NIL	NIL	NIL	NIL
Advertising	NIL	NIL	NIL	NIL	NIL	NIL
Cyber-security	NIL	NIL	NIL	NIL	NIL	NIL
Delivery of essential services	NIL	NIL	NIL	NIL	NIL	NIL
Restrictive trade practices	NIL	NIL	NIL	NIL	NIL	NIL
Unfair trade practices	NIL	NIL	NIL	NIL	NIL	NIL
Other	NIL	NIL	NIL	NIL	NIL	NIL

Business Responsibility and Sustainability Report (Contd.)

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

Not Applicable

5. Does the entity have a framework/policy on cyber security and risks related to data privacy? If available, provide a web link to the policy.

Yes, the company has Board approved Information and Cyber Security Policy, Business Continuity Management Policy. Given the rapid technological and digital advancement, cyber risks are inevitable. The Company has strong Cyber Risk Management framework wherein cyber risk and its mitigation are monitored by the Information Technology Committee and Risk Management Committee.

The weblink for Cyber Security Policy is as follows:

<https://www.5paisa.com/investor-relations>

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 the safety of products/ services.

Not Applicable

Leadership Indicators

1. Channels/platforms where information on products and services of the entity can be accessed.

The information on various services of the entity can be accessed on Company's website <https://www.5paisa.com/>

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

The information on various services of the entity can be accessed on Company's website <https://www.5paisa.com/>

The following steps are taken to inform and educate consumers about safe and responsible usage of products and services

- a) Information is regularly updated on website
- b) Regular emailers, SMS and Notifications are sent to consumers

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

Consumers are informed of any risk of disruption/ discontinuation of essential services through the below means of communication. a) Call Centre b) Website c) Email and SMS d) Registered Office of the Company

4. Does the entity display product information on the product over and above what is mandated as per local laws? 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)

Yes, we provide service information on our website over and above what is mandated under local laws.

5. Provide the following information relating to data breaches:

a. Number of instances of data breaches along with impact.

No instances reported in FY 2022-23. Survey was carried out to understand customer advocacy of the Company's products and services. This is carried out telephonically across all segments of our customer base.

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

The Company did not witness any instances of data breaches during the year