

**September 26, 2023**

The Secretary  
**BSE Limited**  
Pheeroze Jeejeebhoy Towers  
Dalal Street, Fort,  
Mumbai 400 001  
**Scrip Code: 531595**

The Secretary  
**National Stock Exchange of India Limited**  
Exchange Plaza, 5<sup>th</sup> Floor,  
Plot No.- 'C' Block, G Block  
Bandra-Kurla Complex, Bandra (East),  
Mumbai – 400 051  
**Scrip Code: CGCL**

**Sub: Submission of Business Responsibility and Sustainability Reporting (BRSR) for the Financial Year ended March 31, 2023.**

Dear Sir / Madam,

Pursuant to Regulation 34(2)(f) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Exchange Notice number 20220715-14 dated 15<sup>th</sup> July, 2022 regarding submission of Business Responsibility and Sustainability Reporting (BRSR) on the environmental, social and governance disclosures by top one thousand companies, please find enclosed herewith the Business Responsibility and Sustainability Report (BRSR) for the Financial Year 2022-23.

You are requested to kindly take same on record.

Thanking you,

Yours faithfully,

*for* **Capri Global Capital Limited**

**Yashesh Bhatt**  
**Company Secretary**  
**Membership No.: A20491**

*Encl: Business Responsibility and Sustainability Reporting*



**Capri Global Capital Limited**

(CIN: L65921MH1994PLC173469)

502, Tower - A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013

+9122 4088 8100/4354 8200 | [contact@capriglobal.in](mailto:contact@capriglobal.in) | [www.capri Loans.in](http://www.capri Loans.in)

## ANNEXURE - V

# BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORTING

### SECTION A: GENERAL DISCLOSURES

#### I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity: L65921MH1994PLC173469
2. Name of the Listed Entity: Capri Global Capital Limited
3. Year of incorporation: 1994
4. Registered office address: 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel Mumbai - 400013
5. Corporate address: 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel Mumbai - 400013
6. E-mail: secretarial@capriglobal.in
7. Telephone:022-40888100
8. Website: www.capri loans.in
9. Financial year for which reporting is being done: April 1, 2022, to March 31, 2023
10. Name of the Stock Exchange(s) where shares are listed: NSE and BSE
11. Paid-up Capital: ₹ 41,23,05,688
12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report: Keshav Singhal, VP – ESG, keshav.singhal@capriglobal.in , 022-40888100
13. Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together): Standalone

#### II. Products/services

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

| S. No. | Description of MainActivity     | Description of Business Activity | % of Turnover of the entity |
|--------|---------------------------------|----------------------------------|-----------------------------|
| 1      | Financial and insurance service | Financial and insurance service  | 100%                        |

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

| S. No. | Product/Service                 | NIC Code | % of total Turnovercontributed |
|--------|---------------------------------|----------|--------------------------------|
| 1      | Financial and insurance service | 64920    | 100%                           |

#### 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      | NA               | Refer page 12-13  | Refer page 12-13 |
| International | NA               | NA                | NA               |

17. Markets served by the entity:

- a. Number of locations

| Locations                        | Number    |
|----------------------------------|-----------|
| National (No. of States)         | Pan India |
| International (No. of Countries) | NA        |

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

None

- c. A brief on types of customers

We cater to customers across various geographies and socio-economic statuses, serving a wide range of segments including MSMEs, individuals, institutions and other diverse customer groups.

#### IV. Employees

18. Details as at 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) |
| <b>EMPLOYEES</b> |                               |           |         |           |         |           |
| 1.               | Permanent (D)                 | 7,602     | 6,700   | 88%       | 902     | 12%       |
| 2.               | Other than Permanent (E)      | 0         | 0       | -         | 0       | -         |
| 3.               | <b>Total employee (D + E)</b> | 7,602     | 6,700   | 88%       | 902     | 12%       |
| <b>WORKERS</b>   |                               |           |         |           |         |           |
| 4.               | Permanent (F)                 | NA        | NA      | NA        | NA      | NA        |
| 5.               | Other than Permanent (G)      | NA        | NA      | NA        | NA      | NA        |
| 6.               | <b>Total workers (F + G)</b>  | NA        | NA      | NA        | NA      | NA        |

b. Differently-abled employees and workers:

| S. No                              | Particulars                               | Total (A) | Male    |           | Female  |           |
|------------------------------------|-------------------------------------------|-----------|---------|-----------|---------|-----------|
|                                    |                                           |           | No. (B) | % (B / A) | No. (C) | % (C / A) |
| <b>DIFFERENTLY-ABLED EMPLOYEES</b> |                                           |           |         |           |         |           |
| 1.                                 | Permanent (D)                             | NA        | NA      | NA        | NA      | NA        |
| 2.                                 | Other than Permanent (E)                  | NA        | NA      | NA        | NA      | NA        |
| 3.                                 | Total differently abled employees (D + E) | NA        | NA      | NA        | NA      | NA        |
| <b>DIFFERENTLY-ABLED WORKERS</b>   |                                           |           |         |           |         |           |
| 4.                                 | Permanent (F)                             | NA        | NA      | NA        | NA      | NA        |
| 5.                                 | Other than permanent (G)                  | NA        | NA      | NA        | NA      | NA        |
| 6.                                 | Total differently abled workers (F + G)   | NA        | NA      | NA        | NA      | NA        |

19. Participation/Inclusion/Representation of women

|                    | Total (A) | No. and percentage of Females |           |
|--------------------|-----------|-------------------------------|-----------|
|                    |           | No. (B)                       | % (B / A) |
| Board of Directors | 6         | 1                             | 16.6%     |
| KMP                | 2         | 0                             | 0%        |

20. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

|                     | FY 2022-23 |        |        | FY 2021-22 |        |        | FY 2020-21 |        |        |
|---------------------|------------|--------|--------|------------|--------|--------|------------|--------|--------|
|                     | Male       | Female | Total* | Male       | Female | Total* | Male       | Female | Total* |
| Permanent Employees | 24.3%      | 8.8%   | 19%    | 23.7%      | 19.7%  | 24%    | 14.3%      | 5.6%   | 20%    |
| Permanent Workers   | NA         | NA     | NA     | NA         | NA     | NA     | NA         | NA     | NA     |

\* Total includes CGCL and CGHFL. CGCL standalone total turnover rate is 19.8% (FY 22-23), 23.5% (FY 21-22) and 20.1% (FY 20-21).

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

21. (a) Names of holding / subsidiary / associate companies / joint ventures

| S. No. | Name of the holding/ Subsidiary/ associate companies/ joint ventures (A) | Indicate whether holding/Subsidiary/ Associate/Joint Venture | % of shares held by listed entity | Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No) |
|--------|--------------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| 1      | Capri Global Housing Finance Limited                                     | Subsidiary                                                   | 100%                              | No                                                                                                                           |

#### VI. CSR Details

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

(ii) Turnover (in ₹) - 11,489.94 Million

(iii) Net worth (in ₹) - 33,340.01 Million

## 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:

| Stakeholder group from whom complaint is received | Grievance Redressal Mechanism in Place (Yes/No)<br>(If Yes, then provide web-link for grievance redress policy) | FY 2022-23                                 |                                                              |                                                                                            | FY 2021-22                                 |                                                              |         |
|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------|---------|
|                                                   |                                                                                                                 | 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                                                                                                             | Nil                                        | Nil                                                          | -                                                                                          | Nil                                        | Nil                                                          | -       |
| Investors (other than shareholders)*              | Yes                                                                                                             | Nil                                        | Nil                                                          | -                                                                                          | Nil                                        | Nil                                                          | -       |
| Shareholders                                      | Yes                                                                                                             | Nil                                        | Nil                                                          | -                                                                                          | Nil                                        | Nil                                                          | -       |
| Employees and workers                             | Yes                                                                                                             | Nil                                        | Nil                                                          | -                                                                                          | Nil                                        | Nil                                                          | -       |
| Customers                                         | Yes                                                                                                             | 284                                        | 3                                                            | All 3 open complaints were efficiently resolved and successfully closed by April 13, 2023. | 183                                        | 0                                                            | -       |
| Value Chain Partners                              | No                                                                                                              | -                                          | -                                                            | -                                                                                          | -                                          | -                                                            | -       |
| Other (please specify)                            | -                                                                                                               | -                                          | -                                                            | -                                                                                          | -                                          | -                                                            | -       |

\* Investors (other than shareholders) are considered as Company's debt securities (NCDs).

### 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, and approach to adapt or mitigate the risk along with its financial implications, as per the following format

| S. No. | Material issue identified    | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk/ opportunity                                                                                                                                                                                                                             | In case of risk, approach to adapt or mitigate                                                                                                                                                                                                                                                                                          | Financial implications of the risk or opportunity (Indicate positive or negative implications)                            |
|--------|------------------------------|--------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| 1.     | Increasing demand for Credit | Opportunity                                | With the ongoing growth of the economy, there is a foreseeable surge in the demand for loans, especially among small businesses and individuals who aspire to purchase homes, secure financing for their ventures, or obtain personal loans to meet their financial needs.. | Capri Global has displayed exceptional agility in recognizing the escalating demand for credit in recent years. As a testament to our proactive approach, we have not only established new offices across multiple locations in India but have also diversified our range of credit offerings to cater to evolving market requirements. | <b>Positive:</b><br>With an increase in our product segments, we can cater to a wide array of clients from all over India |

| S. No. | Material issue identified       | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk/ opportunity                                                                                                                                                                                                                                             | In case of risk, approach to adapt or mitigate                                                                                                                                                                                                                                                                                                                                       | Financial implications of the risk or opportunity (Indicate positive or negative implications)                                                                                                                                                                                                                                                     |
|--------|---------------------------------|--------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2.     | Creating Impact through lending | Opportunity                                | In line with the global shift towards a sustainable future, Capri Global is actively contributing to this transformative movement. Through our provision of Loans to customers, we aim to create a dual impact—fostering environmental & social well-being while fostering economic growth. | At Capri Global, we are striving to serve our customers while creating impact. We are continuously innovating in products and services and working towards customer excellence and delivering impact on the ground.                                                                                                                                                                  | <b>Positive:</b><br>Impact lending products are designed to benefit a wider range of customers, while simultaneously generating revenue for our business. These products not only cater to the specific needs of environmentally conscious individuals and businesses but also align with our commitment to Sustainable Development Goals (SDGs).. |
| 3      | Digitization                    | Opportunity                                | Digitization enhances operational efficiency, streamlines processes, enables real-time data analysis, improves customer experience, and facilitates innovation, ensuring competitiveness and ability to adapt in the rapidly changing business environment.                                 | We are striving to transform Capri Global from a traditional NBFC to a FinTech firm by leveraging digitization and advanced technology. We are deploying Data Analytics, AI, Machine learning and latest Apps etc. We have converted most of the business processes to online mode and further accelerating our efforts for enhanced customer experience by using Digital platforms. | <b>Positive:</b><br>Seamless experience for customers leads to an increase in customer base and business growth. Also, digitization helps in achieving efficiency, thus, reduction in costs                                                                                                                                                        |
| 4      | Corporate Governance            | Opportunity and Risk                       | Robust and efficient corporate governance forms the bedrock of an organization, creating an environment grounded in unwavering principles.<br><br>A company endowed with sound corporate governance conveys a message of trust, integrity and transparency to the stakeholders.             | At Capri, we execute our responsibilities with integrity, ethically and responsibly.<br><br>We have board level committees with Independent Directors to steer performance of the Company.<br><br>We also have well-established Policies, System & Procedures and SOPs as part of Governance mechanism.                                                                              | <b>Positive:</b><br>Robust corporate governance supports in gaining stakeholders' confidence and trust. It is also essential for ESG ratings.<br><br><b>Negative:</b><br>Poor governance may lead to challenges in raising capital and hamper execution of identified risk mitigation measures.                                                    |

## 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.

| 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)                                                                                                                                                    | Yes                                                                                                                       | Yes | Yes                               | Yes | Yes | Yes | Yes | Yes | Yes |                                                                                                |     |     |     |     |     |     |     |     |
| b. Has the policy been approved by the Board? (Yes/No)                                                                                                                                                                                                            | Yes                                                                                                                       | Yes | Yes                               | Yes | Yes | Yes | Yes | Yes | Yes |                                                                                                |     |     |     |     |     |     |     |     |
| c. Web Link of the Policies, if available                                                                                                                                                                                                                         | All the policies are hosted on www.capri loans.in/corporate-governance whereas few of the policies are internal documents |     |                                   |     |     |     |     |     |     |                                                                                                |     |     |     |     |     |     |     |     |
| 2. Whether the entity has translated the policy into procedures. (Yes / No)                                                                                                                                                                                       | Yes                                                                                                                       | Yes | Yes                               | Yes | Yes | Yes | Yes | Yes | Yes |                                                                                                |     |     |     |     |     |     |     |     |
| 3. Do the enlisted policies extend to your value chain partners? (Yes/No)                                                                                                                                                                                         | No                                                                                                                        | No  | No                                | No  | No  | No  | No  | No  | No  |                                                                                                |     |     |     |     |     |     |     |     |
| 4. Name of the national and international codes/certifications/labels/ standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g., SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.      | Nil                                                                                                                       | Nil | Great Place to Work Certification | Nil | Nil | Nil | Nil | Nil | Nil |                                                                                                |     |     |     |     |     |     |     |     |
| 5. Specific commitments, goals and targets set by the entity with defined timelines, if any.                                                                                                                                                                      | Nil                                                                                                                       | Nil | Nil                               | Nil | Nil | Nil | Nil | Nil | Nil |                                                                                                |     |     |     |     |     |     |     |     |
| 6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.                                                                                                                                 | -                                                                                                                         | -   | -                                 | -   | -   | -   | -   | -   | -   |                                                                                                |     |     |     |     |     |     |     |     |
| <b>Governance, leadership and oversight</b>                                                                                                                                                                                                                       |                                                                                                                           |     |                                   |     |     |     |     |     |     |                                                                                                |     |     |     |     |     |     |     |     |
| 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) - Covered in the beginning of Annual Report |                                                                                                                           |     |                                   |     |     |     |     |     |     |                                                                                                |     |     |     |     |     |     |     |     |
| 8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).                                                                                                                                     | Mr. Rajesh Sharma, Managing Director                                                                                      |     |                                   |     |     |     |     |     |     |                                                                                                |     |     |     |     |     |     |     |     |
| 9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.                                                                                       | Mr. Rajesh Sharma, Managing Director                                                                                      |     |                                   |     |     |     |     |     |     |                                                                                                |     |     |     |     |     |     |     |     |
| 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)                       |     |     |     |     |     |     |     |     |
|                                                                                                                                                                                                                                                                   | P 1                                                                                                                       | P 2 | P 3                               | P 4 | P 5 | P 6 | P 7 | P 8 | P 9 | P 1                                                                                            | P 2 | P 3 | P 4 | P 5 | P 6 | P 7 | P 8 | P 9 |
| Performance against above policies and follow up action                                                                                                                                                                                                           | Yes                                                                                                                       | Yes | Yes                               | Yes | Yes | Yes | Yes | Yes | Yes | 1-3 Years                                                                                      |     |     |     |     |     |     |     |     |
| Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances                                                                                                                                                  | Yes                                                                                                                       | Yes | Yes                               | Yes | Yes | Yes | Yes | Yes | Yes | As and when any compliance is made applicable to the entity, required measures are being taken |     |     |     |     |     |     |     |     |
| 11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency.                                                                                         | P 1                                                                                                                       | P 2 | P 3                               | P 4 | P 5 | P 6 | P 7 | P 8 | P 9 | No*                                                                                            | No* | No* | No* | No* | No* | No* | No* | No* |

\*The policies are internally evaluated by various department heads, business heads and the management.

Principle-wise Policy Mapping:

| Principle                                                                                                                                | Policies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| P1: Businesses should conduct and govern themselves with integrity in a manner that is Ethical, Transparent and Accountable.             | The Company has robust governance mechanisms in place including a Code of Conduct for board members, senior management personnel and employees of the Company, Whistle Blower Policy, Prevention of Money Laundering - PMLA Policy, KYC Policy, Fair Practices Code Policy, Code of Conduct for Prevention of Insider Trading, Policy on Sexual Harassment, Interest Rate Model and Policies & Procedures for determining Interest Rates and other charges, Fraud Risk Management Policy, Model Code of Conduct for Direct Selling Agents (DSAs)/ Direct Marketing Agents (DMAs), and Risk management Policy, etc. There are various other internal SOPs/guidelines as well for responsible business conduct. |
| P2: Businesses should provide goods and services in a manner that is sustainable and safe                                                | The Company has a fair practice code and customer grievance redressal mechanism which promote a culture where all efforts are directed towards providing good quality and services to all our customers.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| P3: Businesses should respect and promote the well-being of all employees, including those in their value chains.                        | The Company has various policies to support employee well-being. The important ones include the Policy for prevention of sexual harassment, leave policy, medical insurance policy, policy on maternity benefits for female employees, policy on training & education, policy on providing loans to the employees including home loans, car loans etc.                                                                                                                                                                                                                                                                                                                                                        |
| P4: Businesses should respect the interests of and be responsive to all their stakeholders.                                              | The Company's CSR Policy, fair practice code and customer grievance redressal mechanism guide this principle.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| P5: Businesses should respect and promote human rights.                                                                                  | The Company's Policy on Code of Conduct, Whistle Blower mechanism and Policy on Sexual Harassment which encourage a workplace environment which is free from any kind of human rights violations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| P6: Businesses should respect and make efforts to protect and restore the environment.                                                   | The Company evaluates the social and environmental risks in its lending policies and abstain from lending to environmentally irresponsible projects and business. In addition, the employees of the Company are sensitized to prevent wasteful usage of natural resources and conserve energy.                                                                                                                                                                                                                                                                                                                                                                                                                |
| P7: Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent. | While the Company may share its expertise to help in the formulation of public policy, it does not directly engage in lobbying or advocacy activities.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| P8: Businesses should promote inclusive growth and equitable development.                                                                | The Company's CSR Policy aims at contributing to the social and economic development of the community through a series of interventions to mainstream economically and socially disadvantaged communities and groups and to bring them into the cycle of development and empowerment. The Company has aligned its CSR programs with the developmental agencies with an objective of bringing about a radical transformation in the lives of the communities and integrating them into the mainstream development process of the country.                                                                                                                                                                      |
| P9: Businesses should engage with and provide value to their consumers in a responsible manner.                                          | The Fair Practice Code, Code of Conduct, Customer Grievance Redressal Mechanism, Whistle Blower Policy etc. which have been laid down shall provide a facility to its customers, shareholders and others to share their grievances.                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

We also have a Business Responsibility Policy, which is approved by the Board and acts as an overall guidance and commitment for all the above 9 Principles.

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

| Questions                                                                                                                       | P 1 | P 2 | P 3 | P 4 | P 5 | P 6 | P 7 | P 8 | P 9 |
|---------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| The entity does not consider the principles material to its business (Yes/No)                                                   | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  |
| The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No) | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  |
| The entity does not have the financial or/human and technical resources available for the task (Yes/No)                         | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  |
| It is planned to be done in the next financial year (Yes/No)                                                                    | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  |
| Any other reason (please specify)                                                                                               | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  |

## SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as "Essential" and "Leadership". While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leading indicators may be voluntarily disclosed by entities that aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

**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 | %age of persons in respective category covered by the awareness programs |
|-----------------------------------|------------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------|
| Board of Directors                | Nil                                                  | Nil                                                         | Nil                                                                      |
| Key Managerial Personnel          | Nil                                                  | Nil                                                         | Nil                                                                      |
| Employees other than BoD and KMPs | 7,602                                                | Prevention on Sexual Harassment under P3                    | 100%                                                                     |
| Workers                           | NA                                                   | NA                                                          | NA                                                                       |

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

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

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

| Case Details | Name of the regulatory/ enforcement agencies/ judicial institutions |
|--------------|---------------------------------------------------------------------|
| 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.

Yes, we do have policies such as the Code of Conduct and Anti Money Laundering Policy. The policies are hosted at <https://www.capri loans.in/corporate-governance/>

#### 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        |
| Employees | Nil        | Nil        |
| Workers   | NA         | NA         |



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

|                                                                                              | FY 2022-23 |         | FY 2021-22 |         |
|----------------------------------------------------------------------------------------------|------------|---------|------------|---------|
|                                                                                              | Numbers    | Remarks | Numbers    | Remarks |
| Number of complaints received in relation to issues of Conflict of Interest of the Directors | Nil        | Nil     | Nil        | Nil     |
| Number of complaints received in relation to issues of Conflict of Interest of the KMPs      | 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.**

Nil

**Leadership Indicators**

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

| Total number of awareness programs held | Topics / principles covered under the training | %age of value chain partners covered (by value of business done with such partners) under the awareness programs |
|-----------------------------------------|------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| Nil                                     | Nil                                            | Nil                                                                                                              |

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

Yes, we have a policy on Related Party Transactions.

**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 products and processes to total R&D and capex investments made by the entity, respectively.**

|       | FY 2022-23 | FY 2021-22 | Details of improvements in environmental and social impacts |
|-------|------------|------------|-------------------------------------------------------------|
| R&D   | Nil        | Nil        | Nil                                                         |
| Capex | Nil        | Nil        | Nil                                                         |

2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No) – No  
 b. If yes, what percentage of inputs were sourced sustainably? - NA

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

NA

**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.**

NA

**Leadership Indicators**

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

| NIC Code | Name of Product / Service | % of total Turnover contributed | Boundary for which the Life Cycle Perspective / Assessment was conducted | Whether conducted by independent external agency (Yes/No) | Results communicated in public domain (Yes/ No) If yes, provide the web-link. |
|----------|---------------------------|---------------------------------|--------------------------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------------------------------------|
| NA       | NA                        | NA                              | NA                                                                       | NA                                                        | NA                                                                            |

**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**

| Name of Product / Service | Description of the risk / concern | Action Taken |
|---------------------------|-----------------------------------|--------------|
| NA                        | NA                                | NA           |

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

| Indicate input material | Recycled or re-used input material to total material |            |
|-------------------------|------------------------------------------------------|------------|
|                         | FY 2022-23                                           | FY 2021-22 |
| NA                      | NA                                                   | NA         |

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

|                                | FY 2022-23 |          |                 | FY 2021-22 |          |                 |
|--------------------------------|------------|----------|-----------------|------------|----------|-----------------|
|                                | Re-Used    | Recycled | Safely Disposed | Re-Used    | Recycled | Safely Disposed |
| Plastics (including packaging) | NA         | NA       | NA              | NA         | NA       | NA              |
| E-waste                        | NA         | NA       | NA              | NA         | NA       | NA              |
| Hazardous waste                | NA         | NA       | NA              | NA         | NA       | NA              |
| Other waste                    | NA         | NA       | NA              | NA         | NA       | NA              |

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

| Indicate product category | Reclaimed products and their packaging materials as % of total products sold in respective category |
|---------------------------|-----------------------------------------------------------------------------------------------------|
| NA                        | NA                                                                                                  |

**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                              | Total (A) | % of employees covered by |           |                    |           |                    |           |                    |           |                     |           |
|---------------------------------------|-----------|---------------------------|-----------|--------------------|-----------|--------------------|-----------|--------------------|-----------|---------------------|-----------|
|                                       |           | Health insurance          |           | Accident insurance |           | Maternity benefits |           | Paternity Benefits |           | Day Care facilities |           |
|                                       |           | Number (B)                | % (B / A) | Number (C)         | % (C / A) | Number (D)         | % (D / A) | Number (E)         | % (E / A) | Number (F)          | % (F / A) |
| <b>Permanent employees</b>            |           |                           |           |                    |           |                    |           |                    |           |                     |           |
| Male                                  | 6,700     | 4,633                     | 69%       | 6,700              | 100%      | NA                 | NA        | 6,700              | 100%      | NA                  | NA        |
| Female                                | 902       | 498                       | 55%       | 902                | 100%      | 902                | 100%      | NA                 | NA        | NA                  | NA        |
| Total                                 | 7,602     | 5,131                     | 67%       | 7,602              | 100%      | 902                | 100%      | 6,700              | 100%      | NA                  | NA        |
| <b>Other than Permanent employees</b> |           |                           |           |                    |           |                    |           |                    |           |                     |           |
| Male                                  | NA        | NA                        | NA        | NA                 | NA        | NA                 | NA        | NA                 | NA        | NA                  | NA        |
| Female                                | NA        | NA                        | NA        | NA                 | NA        | NA                 | NA        | NA                 | NA        | NA                  | NA        |
| Total                                 | NA        | NA                        | NA        | NA                 | NA        | NA                 | NA        | NA                 | NA        | NA                  | NA        |

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

| Category                            | Total (A) | % of workers covered by |           |                    |           |                    |           |                    |           |                     |           |
|-------------------------------------|-----------|-------------------------|-----------|--------------------|-----------|--------------------|-----------|--------------------|-----------|---------------------|-----------|
|                                     |           | Health insurance        |           | Accident insurance |           | Maternity benefits |           | Paternity Benefits |           | Day Care facilities |           |
|                                     |           | Number (B)              | % (B / A) | Number (C)         | % (C / A) | Number (D)         | % (D / A) | Number (E)         | % (E / A) | Number (F)          | % (F / A) |
| <b>Permanent workers</b>            |           |                         |           |                    |           |                    |           |                    |           |                     |           |
| Male                                | NA        | NA                      | NA        | NA                 | NA        | NA                 | NA        | NA                 | NA        | NA                  | NA        |
| Female                              | NA        | NA                      | NA        | NA                 | NA        | NA                 | NA        | NA                 | NA        | NA                  | NA        |
| Total                               | NA        | NA                      | NA        | NA                 | NA        | NA                 | NA        | NA                 | NA        | NA                  | NA        |
| <b>Other than Permanent Workers</b> |           |                         |           |                    |           |                    |           |                    |           |                     |           |
| Male                                | NA        | NA                      | NA        | NA                 | NA        | NA                 | NA        | NA                 | NA        | NA                  | NA        |
| Female                              | NA        | NA                      | NA        | NA                 | NA        | NA                 | NA        | NA                 | NA        | NA                  | NA        |
| Total                               | NA        | NA                      | NA        | NA                 | NA        | NA                 | NA        | NA                 | NA        | NA                  | NA        |

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

| 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                      | 96%                                                | NA                                             | Yes                                                  | 87%                                                | NA                                             | Yes                                                  |
| Gratuity                | 100%                                               | NA                                             | NA                                                   | 100%                                               | NA                                             | NA                                                   |
| ESI                     | 32%                                                | NA                                             | Yes                                                  | 49%                                                | NA                                             | Yes                                                  |
| Others – please specify | NA                                                 | NA                                             | NA                                                   | NA                                                 | NA                                             | NA                                                   |

**3. Accessibility of workplaces**

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

The accessibility of workplaces is an important consideration for us at Capri Global. We recognize the significance of creating an inclusive environment for all stakeholders, including those with disabilities, in line with the requirements of the Rights of Persons with Disabilities Act, 2016.

While we have made changes in improving accessibility, we are continuously working towards enhancing our premises and offices to ensure they are built with a more inclusive process in mind. We are in the process of initiating measures to address any existing barriers and make our workplaces more inclusive. This is also included in our policies that are available publicly and for internal communications too.

Our ongoing commitment to inclusivity reflects our dedication to providing equal opportunities for all individuals within our organization.

**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.**

At Capri Global, all employees are treated equally and given an equal platform to showcase themselves. We firmly believe in promoting equal opportunities for all individuals, including those with disabilities. We are committed to complying with the provisions of the Rights of Persons with Disabilities Act, 2016, and ensuring a workplace that fosters inclusivity and non-discrimination. Our existing policy on Equal Opportunity covers disability as well. Also, our Business Responsibility Policy Principle 3 (which can be accessed at [www.capri loans.in/corporate-governance](http://www.capri loans.in/corporate-governance) ) guides on Equal Opportunities among other aspects of employee well-being.

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

| Gender | Permanent employees |                | Permanent workers   |                |
|--------|---------------------|----------------|---------------------|----------------|
|        | Return to work rate | Retention rate | Return to work rate | Retention rate |
| Male   | 100%                | 100%           | NA                  | NA             |
| Female | 100%                | 100%           | NA                  | NA             |
| Total  | 100%                | 100%           | NA                  | NA             |

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

|                                | Yes/No (If yes, then give details of the mechanism in brief)                                                                                                                                           |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Permanent Workers              | NA                                                                                                                                                                                                     |
| Other than Permanent Worker    | NA                                                                                                                                                                                                     |
| Permanent Employees            | Yes, we have grievance redressal mechanism in place. The Grievance system can be accessed by any of the employees. Upon receiving of any grievances, it is routed to concerned team and get addressed. |
| Other than Permanent Employees | NA                                                                                                                                                                                                     |

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

| Category                         | FY 2022-23                                           |                                                                                                |           | FY 2021-22                                           |                                                                                                |           |
|----------------------------------|------------------------------------------------------|------------------------------------------------------------------------------------------------|-----------|------------------------------------------------------|------------------------------------------------------------------------------------------------|-----------|
|                                  | Total employees / workers in respective category (A) | No. of employees / workers in respective category, who are part of association(s) or Union (B) | % (B / A) | Total employees / workers in respective category (C) | No. of employees / workers in respective category, who are part of association(s) or Union (D) | % (D / C) |
| <b>Total Permanent Employees</b> |                                                      |                                                                                                |           |                                                      |                                                                                                |           |
| Male                             | Nil                                                  | Nil                                                                                            | Nil       | Nil                                                  | Nil                                                                                            | Nil       |
| Female                           | Nil                                                  | Nil                                                                                            | Nil       | Nil                                                  | Nil                                                                                            | Nil       |
| <b>Total Permanent Workers</b>   |                                                      |                                                                                                |           |                                                      |                                                                                                |           |
| Male                             | Nil                                                  | Nil                                                                                            | Nil       | Nil                                                  | Nil                                                                                            | Nil       |
| Female                           | Nil                                                  | Nil                                                                                            | Nil       | Nil                                                  | Nil                                                                                            | Nil       |

**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 |         |
|                  |            | No. (B)                       | % (B / A) | No. (C)              | % (C / A) |            | No. (E)                       | % (E/D) | No. (F)              | % (F/D) |
| <b>Employees</b> |            |                               |           |                      |           |            |                               |         |                      |         |
| Male             | 6700       | 0                             | 0%        | 1491                 | 22%       | 2768       | 484                           | 17%     | 1848                 | 67%     |
| Female           | 902        | 0                             | 0%        | 212                  | 24%       | 77         | 20                            | 26%     | 9                    | 12%     |
| Total            | 7602       | 0                             | 0%        | 1703                 | 22%       | 2845       | 504                           | 18%     | 1857                 | 65%     |
| <b>Worker</b>    |            |                               |           |                      |           |            |                               |         |                      |         |
| Male             | NA         | NA                            | NA        | NA                   | NA        | NA         | NA                            | NA      | NA                   | NA      |
| Female           | NA         | NA                            | NA        | NA                   | NA        | NA         | NA                            | NA      | NA                   | NA      |
| Total            | NA         | NA                            | NA        | NA                   | NA        | NA         | NA                            | NA      | NA                   | NA      |

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

| Category         | FY 2022-23 |         |           | FY 2021-22 |         |           |
|------------------|------------|---------|-----------|------------|---------|-----------|
|                  | Total (A)  | No. (B) | % (B / A) | Total (C)  | No. (D) | % (D / C) |
| <b>Employees</b> |            |         |           |            |         |           |
| Male             | 6,700      | 3,725   | 56%       | 2,768      | 1,142   | 41%       |
| Female           | 902        | 462     | 51%       | 77         | 62      | 81%       |
| Total            | 7,602      | 41,87   | 55%       | 2,845      | 1,204   | 42%       |
| <b>Worker</b>    |            |         |           |            |         |           |
| Male             | NA         | NA      | NA        | NA         | NA      | NA        |
| Female           | NA         | NA      | NA        | NA         | NA      | NA        |
| Total            | NA         | NA      | NA        | NA         | NA      | NA        |

**10. Health and safety management system:**

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

We are working for establishing a formal occupational health and safety management system, but we have already deployed various measures to ensure a healthy and Safe environment at our offices such as placement of Fire extinguishers, First Aid Kits, ensuring Electrical safety, access to medical facilities, good ergonomics to name a few. The coverage is across the organization.

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

We place great importance on the safety of our employees and regularly conduct inspections of our branches to proactively identify and address any work-related hazards or risks. These inspections serve as a vital part of our commitment to maintaining a safe working environment.

During these inspections, we thoroughly assess various aspects of the workplace to ensure compliance with safety standards and regulations.

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

Yes, we have established clear protocols for reporting any risks or hazards within our organization. If employees or personnel identify any potential risks, they are encouraged to report them promptly to the appropriate channels. We prioritize open communication and provide multiple avenues for reporting concerns.

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

Yes

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

| Safety Incident/Number                                                        | Category  | FY 2022-23 | FY 2021-22 |
|-------------------------------------------------------------------------------|-----------|------------|------------|
| 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.**

Capri Global ensures the safety and well-being of all our employees are given the right priority. There are policies available to ensure a safe and healthy workplace. We have been conducting various webinars on Health & Safety toward employee well-being. We also have good ergonomics at our branches. Our commitment to employee health and safety is an integral part of our organizational culture, ensuring a secure and conducive work environment for all.

**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                                   | -       |
| Health & Safety    | Nil                   | Nil                                   | -       | Nil                   | Nil                                   | -       |

**14. Assessments for the year:**

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

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

We have implemented various security and safety measures at our branches to ensure the well-being of our employees and the protection of our premises.

**Leadership Indicators**

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

Yes, we have a term insurance policy for all our employees.

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

The Company ensures that the applicable taxes are deducted and deposited in accordance with extant regulations. This activity is also reviewed as part of the internal and statutory audit. The Company expects its value chain partners to uphold business responsibility principles and values of transparency and accountability. The Company has statutory and internal audit policies and procedures to ensure the above.

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

|           | Total no. of affected employees/ worker |            | No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment |            |
|-----------|-----------------------------------------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------|------------|
|           | FY 2022-23                              | FY 2021-22 | FY 2022-23                                                                                                                                        | FY 2021-22 |
| Employees | Nil                                     | Nil        | Nil                                                                                                                                               | Nil        |
| Workers   | NA                                      | NA         | NA                                                                                                                                                | NA         |

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 value chain partners (by value of business done with such partners) that were assessed |
|-----------------------------|---------------------------------------------------------------------------------------------|
| Health and safety practices | Nil                                                                                         |
| Working Conditions          | Nil                                                                                         |

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. – Nil

#### PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders

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

Identifying key stakeholder groups is a crucial step in understanding and engaging with the individuals or entities that have a significant interest in or are affected by the operations of an entity like Capri Global. We conduct a stakeholder mapping exercise to identify internal and external stakeholders.

Our internal stakeholders include employees, who are an essential part of the organization. They play a vital role in day-to-day operations, contribute to the company's success, and are directly impacted by the decisions and actions of the organization.

External stakeholders encompass various groups with distinct interests such as investors/shareholders, customers, suppliers, regulators and local communities.

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, Advertisements, Community Meetings, Notice Board, Website), Other | Frequency of engagement (Annual/Half Yearly/ Quarterly/Others – please specify) | Purpose and scope of engagement including key topics and concerns raised during such engagements                        |
|-------------------------|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| Employees               | No                                                             | Email, Direct Communication, Feedback and survey, Internal circulars                                                           | Daily                                                                           | Information sharing, Employee engagement and L&D                                                                        |
| Investors/ Shareholders | No                                                             | Investor Presentation, AGM, Annual Report, Investor Meet, Media Release                                                        | Quarterly/Annually and Need Based                                               | Updates on Performance of the Company                                                                                   |
| Customers               | No                                                             | Physical and Digital Channels                                                                                                  | Need Based                                                                      | Customer Feedback and Grievances, Information sharing and provide customer support throughout the lifecycle of services |
| Suppliers               | No                                                             | Meetings, Emails, Telephone                                                                                                    | Need Based                                                                      | Product/Services delivery                                                                                               |
| Government/ Regulators  | No                                                             | Email, Personal Meetings and Statutory Filings                                                                                 | As and when required                                                            | For regulatory compliance                                                                                               |
| Local Communities       | Yes                                                            | Meetings, engagement with CSR Implementation Partners                                                                          | As and when required                                                            | CSR Project Development                                                                                                 |

## 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.**

At Capri Global, we recognize the importance of consultation with stakeholders on economic, environmental, and social topics. Regular stakeholder consultations are conducted through various departments and touchpoints. Basis those interactions, consolidated feedback is shared with Board/Board Committees depending upon the nature of the topic.

**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.**

Stakeholder consultation plays a crucial role in supporting the identification and management of environmental and social topics at Capri Global. We actively seek input and feedback from our stakeholders to shape our policies and activities. Through these consultations, we have incorporated stakeholder inputs into our overall ESG Strategy, Policymaking and identifying opportunities such as initiating systems to measure and monitor GHG Emissions.

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

We are committed to contributing towards Sustainable Development and community well-being through our Corporate Social Responsibility (CSR) initiatives. We believe that CSR is not just a mandate, but an opportunity to be an efficient stakeholder in society and create long-lasting, positive change in the lives of people and communities around.

Our CSR programs are designed to align with the Sustainable Development Goals (SDGs), focusing on education, healthcare, skill development, environment, and women’s empowerment for vulnerable/marginalised stakeholder groups. We have mentioned details on our CSR programs in Director’s Report.

## PRINCIPLE 5 Businesses should respect and promote human rights

### Essential Indicators

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

|                      | FY 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            | 7,602      | 7,602                                  | 100%      | 2,845      | 2,845                                  | 100%      |
| Other than permanent | NA         | NA                                     | NA        | NA         | NA                                     | NA        |
| Total Employees      | 7,602      | 7,602                                  | 100%      | 2,845      | 2,845                                  | 100%      |
| Workers              |            |                                        |           |            |                                        |           |
| Permanent            | NA         | NA                                     | NA        | NA         | NA                                     | NA        |
| Other than permanent | NA         | NA                                     | NA        | NA         | NA                                     | NA        |
| Total Workers        | NA         | NA                                     | NA        | NA         | NA                                     | NA        |

We have considered POSH and other mandatory trainings under Human Rights

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

| Category                    | FY 2022-23 |                       |           |                        |           | FY 2021-22 |                       |           |                        |           |
|-----------------------------|------------|-----------------------|-----------|------------------------|-----------|------------|-----------------------|-----------|------------------------|-----------|
|                             | 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) |
| <b>Employees</b>            |            |                       |           |                        |           |            |                       |           |                        |           |
| <b>Permanent</b>            |            |                       |           |                        |           |            |                       |           |                        |           |
| Male                        | 6,700      | 20                    | 0.3%      | 6,680                  | 99.7%     | 2,768      | 42                    | 1.5%      | 2,726                  | 98.5%     |
| Female                      | 902        | 5                     | 0.6%      | 897                    | 99.4%     | 77         | 1                     | 1.3%      | 76                     | 98.7%     |
| <b>Other than Permanent</b> |            |                       |           |                        |           |            |                       |           |                        |           |
| Male                        | NA         | NA                    | NA        | NA                     | NA        | NA         | NA                    | NA        | NA                     | NA        |
| Female                      | NA         | NA                    | NA        | NA                     | NA        | NA         | NA                    | NA        | NA                     | NA        |

| Category             | FY 2022-23   |                          |           |                           |           | FY 2021-22   |                          |           |                           |           |
|----------------------|--------------|--------------------------|-----------|---------------------------|-----------|--------------|--------------------------|-----------|---------------------------|-----------|
|                      | Total<br>(A) | Equal to<br>Minimum Wage |           | More than<br>Minimum Wage |           | Total<br>(D) | Equal to<br>Minimum Wage |           | More than<br>Minimum Wage |           |
|                      |              | No. (B)                  | % (B / A) | No. (C)                   | % (C / A) |              | No. (E)                  | % (E / D) | No. (F)                   | % (F / D) |
| <b>Workers</b>       |              |                          |           |                           |           |              |                          |           |                           |           |
| Permanent            | NA           | NA                       | NA        | NA                        | NA        | NA           | NA                       | NA        | NA                        | NA        |
| Male                 | NA           | NA                       | NA        | NA                        | NA        | NA           | NA                       | NA        | NA                        | NA        |
| Female               | NA           | NA                       | NA        | NA                        | NA        | NA           | NA                       | NA        | NA                        | NA        |
| Other than Permanent | NA           | NA                       | NA        | NA                        | NA        | NA           | NA                       | NA        | NA                        | NA        |
| Male                 | NA           | NA                       | NA        | NA                        | NA        | NA           | NA                       | NA        | NA                        | NA        |
| Female               | NA           | NA                       | NA        | NA                        | NA        | NA           | NA                       | NA        | NA                        | NA        |

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

|                                  | Male   |                                                                                     | Female |                                                                                     |
|----------------------------------|--------|-------------------------------------------------------------------------------------|--------|-------------------------------------------------------------------------------------|
|                                  | Number | Median remuneration/ salary/ wages of respective category                           | Number | Median remuneration/ salary/ wages of respective category                           |
| Board of Directors (BoD)         | 5      | NA, as no remunerations is being paid to Board of Directors except for sitting fees | 1      | NA, as no remunerations is being paid to Board of Directors except for sitting fees |
| KMP                              | 2      | 3,863,350                                                                           | 0      | NA                                                                                  |
| Employees other than BoD and KMP | 6,698  | 194,157                                                                             | 902    | 158,821                                                                             |
| 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)**

Yes

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

Yes, we have an employee grievance redressal mechanism in place that takes care of human rights-related issues as well. The grievance system can be accessed by all employees. Upon receiving any grievance, it is routed to the concerned team for redressal.

**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 Labour/Involuntary Labour  | 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.**

We have well-defined policy frameworks such as the Policy on Equal Opportunity, Policy on Discrimination & Harassment, Prevention of Sexual Harassment, etc. to safeguard employees in the workplace. The policies have a well-laid process redressal mechanism to deal with the complaints. There are defined guidelines to protect confidentiality about the complaint and the complainant.

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

We are aligning our systems to make human rights, a part of business agreements and contracts.



**9. Assessments for the year:**

|                             | <b>% of your plants and offices that were assessed<br/>(by entity or statutory authorities or third parties)</b> |
|-----------------------------|------------------------------------------------------------------------------------------------------------------|
| Child labour                | 100%                                                                                                             |
| Forced/involuntary labour   | 100%                                                                                                             |
| Sexual harassment           | 100%                                                                                                             |
| Discrimination at workplace | 100%                                                                                                             |
| Wages                       | 100%                                                                                                             |
| Others – please specify     | -                                                                                                                |

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

Nil

**Leadership Indicators**

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

NA

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

We have policies and governance which protect various aspects falling under Human Rights. The coverage is across the organisation.

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

The accessibility of workplaces is an important consideration for us at Capri Global. We recognize the significance of creating an inclusive environment for all stakeholders, including those with disabilities, in line with the requirements of the Rights of Persons with Disabilities Act, 2016.

While we have made changes in improving accessibility, we are continuously working towards enhancing our premises and offices to ensure they are built with a more inclusive process in mind. We are in the process of initiating measures to address any existing barriers and make our workplaces more inclusive. This is also included in our policies that are available publicly and for internal communications too.

Our ongoing commitment to inclusivity reflects our dedication to providing equal opportunities for all individuals within our organization.

**4. Details on assessment of value chain partners:**

|                                  | <b>% of value chain partners (by value of business done<br/>with such partners) that were assessed</b> |
|----------------------------------|--------------------------------------------------------------------------------------------------------|
| Sexual Harassment                | Nil                                                                                                    |
| Discrimination at workplace      | Nil                                                                                                    |
| Child Labour                     | Nil                                                                                                    |
| Forced Labour/Involuntary Labour | Nil                                                                                                    |
| Wages                            | Nil                                                                                                    |
| Others – please specify          | Nil                                                                                                    |

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

NA

**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 2022-23 | FY 2021-22 |
|---------------------------------------------------------------------------------------|------------|------------|
| Total electricity consumption (A)                                                     | -          | -          |
| Total fuel consumption (B)                                                            | -          | -          |
| Energy consumption through other sources (C)                                          | -          | -          |
| <b>Total energy consumption (A+B+C)</b>                                               |            |            |
| Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees) | -          | -          |
| Energy intensity (optional) – the relevant metric may be selected by the entity       | -          | -          |

-We have started measuring and monitoring our energy consumption, the same shall be reported from next FY.

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. 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.**  
- NA because of nature of our business

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

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

-Due to nature of our business, Water is not a material topic for us. There is a minimal consumption of water for drinking and sanitation purposes only, thus, we don't monitor our water consumption.

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

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

Due to the nature of our business, it is not applicable to us.

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

| Parameter                           | Please specify 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 – please specify             | -                   | -          | -          |

Due to 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. - No

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

| Parameter                                                                                                                                                                    | Unit                                        | FY 2022-23 | FY 2021-22 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|------------|------------|
| <b>Total Scope 1 emissions</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available) | Metric tonnes of CO <sub>2</sub> equivalent | -          | -          |
| <b>Total Scope 2 emissions</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available) | Metric tonnes of CO <sub>2</sub> equivalent | -          | -          |
| <b>Total Scope 1 and Scope 2 emissions per rupee of turnover</b>                                                                                                             |                                             | -          | -          |
| <b>Total Scope 1 and Scope 2 emission intensity</b> (optional) – the relevant metric may be selected by the entity                                                           |                                             | -          | -          |

-We are putting measuring and monitoring systems for GHG emissions, the same shall be reported from next FY.

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 Green House Gas emissions? If yes, then provide details.**

At Capri, we are striving to achieve environmental excellence and Greenhouse Gas emission reduction is one of the key focus areas for us. We are using efficient lighting and cooling systems at our branches, resulting in electricity savings and thereby Greenhouse Gas reduction.

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

| Parameter                                                                                                                                      | FY 2022-23 | FY 2021-22 |
|------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|
| <b>Total Waste generated (in metric tonnes)</b>                                                                                                |            |            |
| Plastic waste (A)                                                                                                                              | -          | -          |
| E-waste (B)                                                                                                                                    | 1,986 Kg   | 1,047 Kg   |
| Bio-medical waste (C)                                                                                                                          | -          | -          |
| Construction and demolition waste (D)                                                                                                          | -          | -          |
| Battery waste (E)                                                                                                                              | -          | -          |
| Radioactive waste (F)                                                                                                                          | -          | -          |
| 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)           | -          | -          |
| <b>Total (A+B + C + D + E + F + G + H)</b>                                                                                                     | 1,986 Kg   | 1,047 Kg   |
| <b>For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)</b> |            |            |
| <b>Category of waste</b>                                                                                                                       |            |            |
| (i) Recycled                                                                                                                                   | -          | -          |
| (ii) Re-used                                                                                                                                   | 1,300 kg   | -          |
| (iii) Other recovery operations                                                                                                                | -          | -          |
| <b>Total</b>                                                                                                                                   | 1,300 Kg   |            |
| <b>For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)</b>                              |            |            |
| <b>Category of waste</b>                                                                                                                       |            |            |
| (i) Incineration                                                                                                                               | 496 Kg     | 1047 Kg    |
| (ii) Landfilling                                                                                                                               | 190 Kg     |            |
| (iii) Other disposal operations                                                                                                                |            |            |
| <b>Total</b>                                                                                                                                   | 686 Kg     | 1047 Kg    |

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.**

Given the nature of our operations, we prioritize the responsible management of waste. Our activities do not generate hazardous or toxic chemical waste. Instead, the waste material we primarily deal with is e-waste, which we handle in an environmentally conscientious manner. We ensure that the e-waste is properly managed and processed by authorized recyclers, adhering to strict environmental regulations.

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:

| S. No. | Location of operations/offices | Type of operations | Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any. |
|--------|--------------------------------|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| NA     | NA                             | NA                 | NA                                                                                                                                                          |

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

| Name and brief details of project | EIA Notification No. | Date | Whether conducted by independent external agency (Yes / No) | Results communicated in public domain (Yes / No) | Relevant Web link |
|-----------------------------------|----------------------|------|-------------------------------------------------------------|--------------------------------------------------|-------------------|
| NA                                | NA                   | NA   | NA                                                          | NA                                               | NA                |

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 thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

| S. No. | Specify the law / regulation / guidelines which was not complied with | Provide details of the non-compliance | Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts | Corrective action taken, if any |
|--------|-----------------------------------------------------------------------|---------------------------------------|-----------------------------------------------------------------------------------------------------------|---------------------------------|
| NA     | NA                                                                    | NA                                    | NA                                                                                                        | NA                              |

#### Leadership Indicators

1. Provide break-up of the total energy consumed (in Joules or multiples) from renewable and non-renewable sources, in the following format:

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

-We have started measuring and monitoring our energy consumption, the same shall be reported from next FY.

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:

| Parameter                                                             | FY 2022-23 | FY 2021-22 |
|-----------------------------------------------------------------------|------------|------------|
| Water discharge by destination and level of treatment (in kiloliters) |            |            |
| (i) To Surface water                                                  |            |            |
| - No treatment                                                        | -          | -          |
| - With treatment – please specify level of treatment                  | -          | -          |
| (ii) To Groundwater                                                   |            |            |
| - No treatment                                                        | -          | -          |
| - With treatment – please specify level of treatment                  | -          | -          |
| (iii) To Seawater                                                     |            |            |
| - No treatment                                                        | -          | -          |
| - With treatment – please specify level of treatment                  | -          | -          |

| Parameter                                            | FY 2022-23 | FY 2021-22 |
|------------------------------------------------------|------------|------------|
| (iv) Sent to third parties                           |            |            |
| - No treatment                                       | -          | -          |
| - With treatment – please specify level of treatment | -          | -          |
| (v) Others                                           |            |            |
| - No treatment                                       | -          | -          |
| - With treatment – please specify level of treatment | -          | -          |
| Total water discharged (in kiloliters)               | -          | -          |

-Due to 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. - No

### 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 in the following format:

| Parameter                                                                             | FY 2022-23 | FY 2021-22 |
|---------------------------------------------------------------------------------------|------------|------------|
| <b>Water withdrawal by source (in kiloliters)</b>                                     |            |            |
| (i) Surface water                                                                     | -          | -          |
| (ii) Groundwater                                                                      | -          | -          |
| (iii) Third party water                                                               |            |            |
| (iv) Seawater / desalinated water                                                     | -          | -          |
| (v) Others                                                                            |            |            |
| <b>Total volume of water withdrawal (in kiloliters)</b>                               | -          | -          |
| <b>Total volume of water consumption (in kiloliters)</b>                              | -          | -          |
| <b>Water intensity per rupee of turnover</b> (Water consumed / turnover)              |            |            |
| <b>Water intensity</b> (optional) – the relevant metric may be selected by the entity | -          | -          |
| <b>Water discharge by destination and level of treatment (in kiloliters)</b>          |            |            |
| (i) Into Surface water                                                                |            |            |
| - No treatment                                                                        | -          | -          |
| - With treatment – please specify level of treatment                                  | -          | -          |
| (ii) Into Groundwater                                                                 |            |            |
| - No treatment                                                                        | -          | -          |
| - With treatment – please specify level of treatment                                  | -          | -          |
| (iii) Into Seawater                                                                   |            |            |
| - No treatment                                                                        | -          | -          |
| - With treatment – please specify level of treatment                                  | -          | -          |
| (iv) Sent to third parties                                                            |            |            |
| - No treatment                                                                        | -          | -          |
| - With treatment – please specify level of treatment                                  | -          | -          |
| (v) Others                                                                            |            |            |
| - No treatment                                                                        | -          | -          |
| - With treatment – please specify level of treatment                                  | -          | -          |
| <b>Total water discharged (in kiloliters)</b>                                         | -          | -          |

Due to the nature of our business, water is not a material topic for us. While we recognize the importance of water as a valuable resource, our operations involve minimal consumption of water, limited to drinking and sanitation purposes only. As a result, we do not have a significant impact on water resources, and thus, monitoring our water consumption or discharge is not a primary focus for our organization.

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

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

| Parameter                                                                                                                                                             | Unit                                        | FY<br>(Current Financial<br>Year) | FY<br>(Previous Financial<br>Year) |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------|------------------------------------|
| Total Scope 3 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available) | Metric tonnes of CO <sub>2</sub> equivalent | -                                 | -                                  |
| Total Scope 3 emissions per rupee of turnover                                                                                                                         |                                             | -                                 | -                                  |
| Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity                                                                       |                                             | -                                 | -                                  |

-We are working on measuring and monitoring systems for Scope 3 emissions, the same shall be reported from next FY.

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 Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities. - NA**
- 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 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 |
|--------|-----------------------|----------------------------------------------------------------------------------|---------------------------|
| NA     | NA                    | NA                                                                               | NA                        |

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

Capri Global takes the security and continuity of our operations seriously. To safeguard against potential disasters, we have implemented a robust disaster recovery configuration for all our production applications. This entails replicating critical and important business application data to a secondary site at scheduled intervals.

Our dedicated IT team conducts daily health checks on the disaster recovery configuration to ensure its operational readiness at all times. Furthermore, we proactively conduct periodic recovery drills for the relevant applications, validating both the data integrity and the accessibility of services from the disaster recovery site.

**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.**

Nil

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

0%

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

| S. No. | Name of the trade and industry chambers/ associations | Reach of trade and industry chambers/ associations (State/National) |
|--------|-------------------------------------------------------|---------------------------------------------------------------------|
| 1      | Finance Industry Development Council                  | 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**

| Name of authority | Brief of the case | Corrective action taken |
|-------------------|-------------------|-------------------------|
| NA                | NA                | NA                      |

## Leadership

| S. No. | Public policy advocated | Method resorted for such advocacy | Whether information available in public domain? (Yes/No) | Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify) | Web Link, if available |
|--------|-------------------------|-----------------------------------|----------------------------------------------------------|-------------------------------------------------------------------------------------------|------------------------|
| NA     | NA                      | NA                                | NA                                                       | NA                                                                                        | NA                     |

### PRINCIPLE 8: Businesses should promote inclusive growth and equitable development.

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

| Name and brief details of the project | SIA notification No. | Date of notification | Whether conducted by independent external agency (Yes/No) | Results communicated in public domain (Yes/No) | Relevant Web Link |
|---------------------------------------|----------------------|----------------------|-----------------------------------------------------------|------------------------------------------------|-------------------|
| NA                                    | NA                   | NA                   | NA                                                        | NA                                             | NA                |

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

| S No. | Name of Project for which R&R is ongoing | State | District | No. Of Project Affected Families | % of PAFs covered by R&R | Amounts paid to PAFs in the FY (in INR) |
|-------|------------------------------------------|-------|----------|----------------------------------|--------------------------|-----------------------------------------|
| NA    | NA                                       | NA    | NA       | NA                               | NA                       | NA                                      |

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

As part of our commitment to robust CSR governance, we have established a comprehensive grievance mechanism. Prior to implementing our projects, we conduct a thorough needs assessment of the community and collaborate with reputable implementing agencies. Throughout the project lifecycle, we engage in regular stakeholder interactions with beneficiaries and community members, facilitated by our implementation partners and dedicated CSR team.

These engagement meetings serve as valuable platforms for communities to voice their grievances and provide feedback. We place great importance on actively listening to their concerns and addressing them appropriately. Additionally, we have implemented a stringent monitoring and evaluation system to ensure the successful achievement of project objectives. In cases where corrective measures are required, we swiftly implement them to ensure maximum impact and benefit for the communities we serve.

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

|                                                                      | FY 2022-23 | FY 2021-22 |
|----------------------------------------------------------------------|------------|------------|
| Directly sourced from MSMEs/small producers                          | 7.72%      | 7.05%      |
| Sourced directly from within the district and neighboring districts* | 64.13%     | 63.83%     |

\*within district and neighboring districts are considered within State boundary

## Leadership Indicators

#### 1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

| Details of negative social impact identified | Corrective action taken |
|----------------------------------------------|-------------------------|
| NA                                           | NA                      |

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

| Sr No | State        | Aspirational Date | Amount spent in INR |
|-------|--------------|-------------------|---------------------|
| 1     | Rajasthan    | Baran & Dholpur   | 3,500,000           |
| 2     | Chhattisgarh | Rajnandagaon      | 751,157             |
| 3     | Manipur      | Chandel           | 170,000             |
| 4     | Nagaland     | Kiphrie           | 155,000             |

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No) - No
- (b) From which marginalized /vulnerable groups do you procure? - NA
- (c) What percentage of total procurement (by value) does it constitute? - NA

**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:**

| Sr No | Intellectual Property based on traditional knowledge | Owned/Acquired (Yes/No) | Benefit shared (Yes/No) | Basis of calculating benefit shared |
|-------|------------------------------------------------------|-------------------------|-------------------------|-------------------------------------|
| NA    | NA                                                   | NA                      | NA                      | NA                                  |

**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.**

| Sr No | Name of authority | Brief of the Case | Correction action taken |
|-------|-------------------|-------------------|-------------------------|
| NA    | NA                | NA                | NA                      |

**6. Detail of beneficiaries of CSR Projects**

| S. No. | CSR Project                    | No. of persons benefited from CSR Projects | % of beneficiaries from vulnerable and marginalized group |
|--------|--------------------------------|--------------------------------------------|-----------------------------------------------------------|
| 1      | Women Empowerment & Livelihood | 33,647                                     | 100%                                                      |
| 2      | Education                      | 5,787                                      | 100%                                                      |
| 3      | Health                         | 81,814                                     | 100%                                                      |
| 4      | Animal Welfare                 | 2,237                                      | -                                                         |

**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.**

Customers can raise any complaint / grievance to the Nodal Officer of the company, whose contact details are available on the website & also displayed at servicing branches. A customer's complaint is heard & disposed of by a person at least one level higher to the person/designation against / relating to whom the grievance is made.

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

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

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

|                                | FY<br>(Current Financial Year) |                                   | Remarks | FY 2021-22               |                                   | Remarks |
|--------------------------------|--------------------------------|-----------------------------------|---------|--------------------------|-----------------------------------|---------|
|                                | Received during the year       | Pending resolution at end of year |         | Received during the year | Pending resolution at end of year |         |
| Data privacy                   | 0                              | 0                                 |         | 0                        | 0                                 |         |
| Advertising                    | 0                              | 0                                 |         | 0                        | 0                                 |         |
| Cyber-security                 | 0                              | 0                                 |         | 0                        | 0                                 |         |
| Delivery of essential services | 0                              | 0                                 |         | 0                        | 0                                 |         |
| Restrictive Trade Practices    | 0                              | 0                                 |         | 0                        | 0                                 |         |
| Unfair Trade Practices         | 0                              | 0                                 |         | 0                        | 0                                 |         |
| Other                          | 0                              | 0                                 |         | 0                        | 0                                 |         |

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

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

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

Yes, <https://www.capri loans.in/corporate-governance/>



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

Not applicable due to nature of our business.

**Leadership Indicators**

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

Information about our products are available at our branches. Further, our Corporate website also has information about our products and services [www.capri loans.in](http://www.capri loans.in)

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

Awareness SMS about our Toll Free Number & Care email id is periodically sent to all existing customers, so that customers can reach out to us for any clarification

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

We have Business Continuity Plan (BCP) to mitigate the risks due to unavailability of systems and/or loss or manipulation of information or information data security. In case of disruption/discontinuation, we have SMS facility for informing our customers.

**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)**

At Capri Global, we believe in transparency and strive to provide our customers with all the relevant information they need. To ensure transparency, we have implemented various measures, such as prominently displaying the "Most Important Terms and Conditions" document in each office. This document includes details about service charges, interest rates, product information, service standards for various transactions, and grievance redressal mechanisms.

Furthermore, we make sure that our website, [www.capri loans.in](http://www.capri loans.in), is regularly updated with the latest information, including the aforementioned terms and conditions. This allows our customers to access and review the necessary details at their convenience.

Whenever there is a change in interest rates, we proactively communicate the updated information to all our loan customers. This ensures that our customers are aware of any modifications that may affect their existing loans or future borrowing decisions.

Regarding customer satisfaction surveys, we did not conduct any such surveys in the reporting year. However, we remain committed to continuously improving our services and enhancing customer experience. Feedback from our customers is invaluable to us, and we actively encourage them to provide their opinions, suggestions, and grievances through our established grievance redressal mechanisms.

**5. Provide the following information relating to data breaches:**

- a. Number of instances of data breaches along-with impact – 0
- b. Percentage of data breaches involving personally identifiable information of customers - 0