

Date: 02.09.2024

To,
The National Stock Exchange of India Ltd,
Exchange Plaza,
Bandra – Kurla Complex,
Bandra (E),
Mumbai – 400 051
NSE EQUITY SYMBOL: **PRUDENT**

To,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400 001
SCRIPT CODE: **543527**

ISIN: **INE00F201020**

Dear Sir/Madam,

Sub.: Business Responsibility and Sustainability Report of the Company for the Financial Year 2023-24.

Please find enclosed herewith the Business Responsibility and Sustainability Report ('BRSR') of the Company for the financial year 2023-24.

The said BRSR has also been uploaded on the website of the Company www.prudentcorporate.com

This is for your information and record.

Thanking you,

Yours Faithfully,

For, Prudent Corporate Advisory Services Limited

Sanjay Shah
Chairman and Managing Director
DIN: 00239810

Encl.: As above



Business Responsibility and Sustainability Report FY 2023-24.

Section A: General Disclosures

SECTION A: GENERAL DISCLOSURES

I. DETAILS OF THE LISTED ENTITY

1.	Corporate Identity Number (CIN) of the Listed Entity	L91120GJ2003PLC042458
2.	Name of the Listed Entity	Prudent Corporate Advisory Services Limited
3.	Year of Incorporation	2003
4.	Registered Office Address	"Prudent House", Panjrapole Cross Road, Nr. Polytechnic, Ambawadi, Ahmedabad - 380015, Gujarat, India.
5.	Corporate Address	314, Hubtown Solaris, Telli Galli Junction, N S Phadke Marg, Andheri East, Mumbai – 400069, Maharashtra, India.
6.	E-mail id	info@prudentcorporate.com
7.	Telephone	+91-79-40209600
8.	Website	www.prudentcorporate.com
9.	Financial year for which reporting is being done	April 1 st 2023– March 31 st 2024
10.	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited ("NSE") and BSE Ltd ("BSE")
11.	Paid up Capital (INR)	₹ 2,070.33 Lakhs
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	
	Name	Mr. Kunal A. Chauhan
	Designation	Company Secretary & Compliance officer
	Telephone number	+91-79-40209600
	E-mail id	cs@prudentcorporate.com
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together)	The disclosures under this report have been made on standalone basis.
14.	Name of assurance provider	Not Applicable
15.	Type of assurance obtained	Not Applicable

Business Responsibility and Sustainability Report FY 2023-24.

Section A: General Disclosures

II. PRODUCTS / SERVICES

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

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Financial and Insurance service	Financial Advisory, brokerage and Consultancy Services	100%

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

S. No.	Product/Service	NIC Code	% of total Turnover contributed
1.	Financial Advisory, brokerage and Consultancy Services	66120	97%

III. OPERATIONS

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

Location	Number of plants	Number of offices	Total
National	-	127	127
International	-	-	-

19. Markets served by the entity:

a. Number of locations

Location	Number
National (No. of States)	21
International (No. of Countries)	Nil

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

0.04%

c. A brief on types of customers

We offer a comprehensive range of Investment products such as Mutual Funds, Insurance, Stock Broking, Fixed Income Products and Properties as well as lending solutions through dedicated web, App and Chatbot platforms to persons from all income profiles.

IV. EMPLOYEES

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	1016	782	77%	234	23%
2.	Other than Permanent (E)	13	12	93%	1	7%
3.	Total employees (D + E)	1029	794	77%	235	23%

*Note: The Company does not have any workers as defined in the guidance note on BRSR.

Business Responsibility and Sustainability Report FY 2023-24.

Section A: General Disclosures

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	3	2	66.6%	1	33.3%
2.	Other than Permanent (E)	-	-	-	-	-
3.	Total employees (D + E)	3	2	66.6%	-	33.3%

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	8	1	12.5%
Key Management Personnel	5	0	0%

22. Turnover rate for permanent employees and workers

	FY 2023-24			FY 2022-23			FY 2021 -22		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	19%	36%	23%	21%	29%	23%	15%	21%	16%

V. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

23. (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 in column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1.	Gennext Insurance Brokers Private Limited	Subsidiary	100%	No
2.	Prutech Financial Service Private Limited	Subsidiary	100%	No

VI. CSR Details

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

- (ii) Turnover (in ₹) 70,751.47 Lakhs
 (iii) Net worth (in ₹) 37756.30 Lakhs

Business Responsibility and Sustainability Report FY 2023-24.

Section A: General Disclosures

VII. TRANSPARENCY AND DISCLOSURES COMPLIANCES

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If yes, then provide web-link for grievance redress policy)	FY 2023-24			FY 2022-23		
		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	Y*	-	-	-	-	-	-
Investors (other than shareholders)	Y**	-	-	-	-	-	-
Shareholders	Y**	1	-	-	1	-	-
Employees and workers	Y***	3	-	-	-	-	-
Customers	Y****	2	-	-	7	-	-
Value Chain Partners	Y*	-	-	-	-	-	-
Other (please specify)		-	-	-	-	-	-

*No complaints have been received from communities and value chain partners during the FY 2022-23 and FY 2023-24. Complaints / Grievances from communities and value chain partners are addressed by relevant departments on a case-to-case basis. Policies & grievance redressal mechanism are accessible on <https://www.prudentcorporate.com/investorrelation-CodesandPolicies>

**The Company has appointed Registrar and Share Transfer Agent (RTA) Link Intime to look into the grievances/complaints of the shareholders. In addition to it the Company has designated email ID “cs@prudentcorporate.com,” where the shareholders can send their grievances/complaints.

The said grievances/complaints are received directly by the Company and are forwarded to RTA promptly to take necessary actions to resolve the same.

***The details of grievance redressal mechanism for employees and workers are provided in Principle 3, point No. 6.

**** The details of grievance redressal mechanism for customers are provided in Principle 9, point No. 1.

Business Responsibility and Sustainability Report FY 2023-24.

Section A: General Disclosures

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

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, 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	Energy Management	R	Our data centers consume electricity as we are an online platform. Hence increasing the energy efficiency and reducing energy consumption is extremely important to our business such that the impact on global warming and climate change is reduced.	Plan regular maintenance of servers, data centers and other electrical installations and equipment.	-ve
2	Employee Training and retention	O	We attract, train, and retain young employees and provide them with strong knowledge and expertise as we believe that our talent pool and culture are critical in our business success.	We ensure holistic wellbeing at workplace. Several policies have been adopted to enhance employee productivity by engaging them incentivizing them and improving retention.	+ve
3	Cyber Security and Data Privacy	R	Cyber Security and Data Privacy is very important for our customers and for business continuity.	Processes like user access rights review, database access review, principle of granting least privilege and backup management among others are defined, documented, and implemented to further strengthen the security.	-ve

Business Responsibility and Sustainability Report FY 2023-24.

Section A: General Disclosures

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)
4	Corporate Social Responsibility	O	Integrating CSR into the operations can lead to numerous benefits, including improved reputation, risk mitigation, talent attraction, stakeholder engagement, access to capital, and long-term sustainability.		+ve
5	Customer relationship Management	O	Customer relationship management (CRM) involves strategies and technologies aimed at nurturing and maintaining strong relationships with clients. This includes understanding customer needs, providing personalized services, and ensuring seamless interactions across various touchpoints. By implementing effective CRM practices, the company can enhance customer satisfaction, loyalty, and retention, ultimately driving long-term business success.		+ve

Business Responsibility and Sustainability Report FY 2023-24.

Section B: Management and Process Disclosures

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.

We have implemented following policies towards adopting National Guidelines on Responsible Business Conduct (NGRBC):

Principle P1: Transparency & Accountability <ul style="list-style-type: none"> Code of Conduct Vigil mechanism and Whistle Blower Policy Policy for using social media 	Principle P2: Product Responsibility <ul style="list-style-type: none"> Code of Conduct 	Principle P3: Employee Development <ul style="list-style-type: none"> Policy for Prohibition, prevention, and redressal of sexual harassment at the workplace Equal Opportunity Policy (Part of Employee Manual)
Principle P4: Stakeholder Engagement <ul style="list-style-type: none"> Corporate Social Responsibility Policy 	Principle P5: Human Rights <ul style="list-style-type: none"> Policy for Prohibition, prevention, and redressal of sexual harassment at the workplace Equal Opportunity Policy (Part of Employee Manual) 	Principle P6: Environment Principle <ul style="list-style-type: none"> Corporate Social Responsibility Policy
Principle P7: Policy Advocacy <ul style="list-style-type: none"> Corporate Social Responsibility Policy 	Principle P8: Inclusive Growth <ul style="list-style-type: none"> Corporate Social Responsibility Policy 	Principle P9: Customer Value <ul style="list-style-type: none"> Privacy Policy Information Security Policy Business Continuity Policy Media Transfer & Disposal Policy

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
c. Web Link* of the Policies, if available	https://www.prudentialcorporate.com/investorrelation-CodesandPolicies https://www.prudentialcorporate.com/qualitypolicy https://www.prudentialcorporate.com/privacypolicy								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	N	N	N	N	N	N	N	N	N
4. Name of the national and international codes/certifications/labels/standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Policies have been formulated and implemented in accordance with National Guidelines on Responsible Business conduct, requirements of the Companies Act, 2013 and SEBI regulations.								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	Our strategies, business model and operations are based on environment protection, employee, and customer safety.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.									
Governance, leadership and oversight									

Business Responsibility and Sustainability Report FY 2023-24.

Section B: Management and Process Disclosures

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*) -

The digital networks and applications are the building block of the new economy and we at Prudent are committed to leverage the power of technology for the financial inclusion of the society.

As much as we are passionate about financial inclusion and mutual fund distribution we are equally passionate about giving back to the society. Our Corporate Social Responsibility work has been our medium to reach out to communities, understand their needs and be an active corporate citizen. The CSR Initiative of the Company has a Project named LakshMe to empower women through financial Literacy. The founding idea of LakshMe is to impart much-needed financial knowledge to women so that they know how to make their money work. We have been providing Education and Medical relief to needy people. We have Sponsored 2 Education Centre for Underprivileged kids and 2 Skills development center for Women and also supported 16 Ekal one teacher schools. Regarding persons with disability, we have repaired work of the building used for training and development of persons with disability.

Our governance structure, well-defined Code of Business Conduct are designed to help ensure that our people live our core values.

Finally, I am very grateful for having such dedicated and exceptional people advancing our Values.

Best Regards

Mr. Sanjay Shah
Chairman & Managing Director

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

Implementation and oversight of the Business Responsibility Policies and the decision making on sustainability related issues is the responsibility of the Corporate Social Responsibility Committee of the Board of Directors, which comprises of following members as on March 31, 2024:

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. Karan Datta (Independent Director) – Chairperson
Mr. Sanjay Shah (CMD) – Member
Ms. Shilpi Thapar (Independent Director) – Member
Mr. Chirag Shah (Independent Director) – Member

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	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9
Performance against above policies and follow up action	Yes, The Corporate Social Responsibility Committee of the Board / CMD has reviewed the performance against above policies.									The frequency of review is annual.								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances.	Compliance with statutory requirements of relevance to the principles have been carried out by the relevant committees of the Board.									The frequency of review is quarterly.								

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

No. The evaluation of the working of its policies by been done internally.

Business Responsibility and Sustainability Report FY 2023-24.

Section B: Management and Process Disclosures

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)									
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)	-----Not Applicable-----								
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

Business Responsibility and Sustainability Report FY 2023-24.

Section C: Principle-Wise Performance Disclosure

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 leadership indicators may be voluntarily disclosed by entities which 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 programmes on any of the principles during the financial year:

The employees of the company undergo various training programs on various topics. Board and KMPs are apprised about the changing requirements from time to time in the Board meeting and Management meetings.

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	1	All Principles	100%
Key Managerial Personnel	1	All Principles	100%
Employees other than BoD and KMPs	1	Health Related	68%

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):

No fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings either by the entity or by directors / KMPs.

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.

Not applicable.

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.

Code of Conduct contains the provision regarding anti-corruption and anti-bribery. The responsible business conduct policies of the company are accessible at <https://www.prudentcorporate.com/investorrelation-IGR>

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

No disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption against any of the Directors / KMPs/ Employees.

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

No complaint was received with regard to conflict of interest of the Directors, KMPs or any other employee.

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

Not Applicable

Business Responsibility and Sustainability Report FY 2023-24.

Section C: Principle-Wise Performance Disclosure

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

	FY 2023-24	FY 2022-23
Number of days of account payable	147	*

*Not calculated for the previous year as the requirement is applicable from the FY23-24.

9. Openness of business

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

Parameter	Metric	FY 2023-24	FY 2022-23**
Concentration of purchases*	a. Purchases from trading houses as % of total purchases	NA	NA
	b. Number of trading houses where purchases are made from	NA	NA
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	NA	NA
Concentrations of sales	a. Sales to dealers / distributors as % of total sales	80%	**
	b. Number of dealers/distributors to whom sales are made	29,605	**
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	3%	**
Share of RPTs	a. Purchases (Purchases with related parties / Total Purchases)	0.324%	**
	b. Sales (Sales to related parties / Total Sales)	0.0013%	**
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	Nil	**
	d. Investments (Investments in related parties / Total Investments made)	Nil	**

* Not applicable considering the nature of the business

**Not calculated for the previous year as the requirement is applicable from the FY23-24.

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

Essential Indicators

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

	FY 2023-24	FY 2022-23	Details of improvements in environmental and social impacts
R&D			Not Applicable
Capex	32.18%	72.21%	Capex have been made into energy efficient ACs and IT equipments. These capex consume less energy and hence resulting in lower environmental and social impacts.

Business Responsibility and Sustainability Report FY 2023-24.

Section C: Principle-Wise Performance Disclosure

2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)
The company is not producing any products and hence the sustainable procurement is not directly relevant, however our procurement procedures favour vendors and products with better environmental parameters.
- b. If yes, what percentage of inputs were sourced sustainably?
Not Applicable
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.
The Company is not into production of any material and hence this is not relevant considering the nature of the business.
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.
Extended Producer Responsibility (EPR) is not applicable to the Company's activities.

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)
Permanent employees											
Male	782	782	100%	782	100%	NA	NA	0	0	0	0
Female	234	234	100%	234	100%	234	100%	NA	NA	0	0%
Total	1016	1016	100%	1016	100%	234	100%	0	0%	0	0%

- b. Details of measures for the well-being of workers:
Not Applicable
- c. Spending on measured towards well -being of employees and workers (including permanent and other than permanent) in the following format:

	FY 2023-24	FY 2022-23
Cost Incurred on well being measures as a % of total revenue of the company	0.14%	*

*Not calculated for the previous year as the requirement is applicable from the FY23-24.

Business Responsibility and Sustainability Report FY 2023-24.

Section C: Principle-Wise Performance Disclosure

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

Benefits	FY 2023-24			FY 2022-23		
	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*	48%	NA	Y	37.22%	NA	Y
Gratuity	100%	NA	NA	100%	NA	NA
ESI**	28%	NA	Y	38.08%	NA	Y

*Some employees have voluntarily opted out of the PF

**All eligible employees are covered

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

Yes, the offices are accessible with elevators and ramps for persons with disabilities.

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.

Yes, the Company have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016. The responsible business conduct policies of the company are accessible at <https://www.prudentialcorporate.com/investorrelation-IGR>

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

Gender	Permanent Employees	
	Return to work rate	Retention rate
Male	NA	NA
Female	100%	100%
Total	100%	100%

Business Responsibility and Sustainability Report FY 2023-24.

Section C: Principle-Wise Performance Disclosure

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

	Yes/No (If yes, then give details of the mechanism in brief)
Permanent Workers Other than Permanent Workers Permanent Employees Other than Permanent Employees	<p>Prudent is committed to providing a productive and conducive work environment where grievances are dealt with fairly and promptly. We facilitate a work culture where no grievances exist and also help in improving the performance and productivity of the concerned employees of the Company.</p> <hr/> <p>Grievance redressal has 3 Levels:</p> <p>Level 1 - The supervisor/HOD should acknowledge the receipt of the grievance, if possible, immediately. The supervisor/HOD should redress the grievance within a period of two working days. Any policy matters should be referred to HR Head.</p> <hr/> <p>Level 2 - If the concerned employee is not satisfied with the response from his/her immediate supervisor/HOD, he/she can submit the grievance along with the reply to the Grievance Officer. Acknowledgement of the receipt of the grievance will be issued to the concerned employee. The Grievance Officer should redress the grievance within a period of three working days.</p> <hr/> <p>Level 3 - If the grievance still persists, a formal grievance would be lodged and forwarded to the Grievances Redressal Committee. The Grievance Redressal Committee which will comprise one Functional Director, one HR Department representative and the Company Secretary will meet to assess the situation and the grievance. Based on a careful analysis of the grievance in the light of feedback and views of the members of the committee, the Grievance Redressal Committee would make its recommendation within a period of seven working days and send it to the CEO for consideration and appropriate action, if any. The decision of the CEO of the company shall be final and binding on the concerned employee.</p> <hr/> <p>The process should be completed within and not more than two week.</p>

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

The Company does not have any employee association recognised by management.

Business Responsibility and Sustainability Report FY 2023-24.

Section C: Principle-Wise Performance Disclosure

8. Details of training given to employees and workers:

Category	FY 2023-24					FY 2022-23				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
	Employees									
Male	794	500	63%	140	18%	641	75	12%	30	5%
Female	235	200	85%	80	34%	195	45	23%	15	8%
Total	1029	700	68%	220	21%	836	120	14%	45	5%

9. Details of performance and Career development reviews of employees:

Category	FY 2023-24			FY 2022-23		
	Total Employees	Total Performance Review done	%	Total Employees	Total Performance Review done	%
Male	782	782	100%	641	579	90%
Female	234	234	100%	195	148	76%
Total	1016	1016	100%	836	727	87%

10. Health and safety management system:

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

Yes, the health and safety management systems cover all branches and offices of the company.

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

Not directly applicable, given the nature of the business.

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

Not directly applicable, given the nature of the business.

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

Yes, all employees of the Company have access to non-occupational medical and healthcare services. The below policies have been formulated for the betterment of all employees:

- Group Personal Accident Policy
- Medclaim Insurance Policy
- Group Term Life Insurance Policy

The company regularly conducts health awareness sessions for employees has provided access to DrInsta, a tele-consulting free application to all the members.

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Section C: Principle-Wise Performance Disclosure

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

No recordable safety related incidents have happened during the Year.

Safety Incident/Number	Category	FY 2023-24	FY 2022-23
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
Total recordable work related injuries	Employees	0	0
No. of fatalities	Employees	0	0
High consequences work – related injury or ill-health (excluding fatalities)	Employees	0	0

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

The Company provides a systematic way to ensure a safe and healthy workplace for all employees and third-party employees who work on our premises. It promotes continuous identification and monitoring of hazards and controlling risks whilst making sure that the risk controls in place are effective.

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

No complaints from employees have been received for FY 2023-24 and FY 2022-23.

	FY 2023-24			FY 2022-23		
	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	3	0	All the complaints have been resolved during the year	-	-	-
Health & Safety	-	-	-	-	-	-

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	All the offices were assessed for health, safety and working condition as part of the business operating processes.
Working Conditions	

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

Not Applicable

Business Responsibility and Sustainability Report FY 2023-24.

Section C: Principle-Wise Performance Disclosure

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

We have the Corporate Social Responsibility Policy in place who are involved in exploring various aspects of interest of stakeholders. Corporate social responsibility is deeply rooted in the core values of our company and maximizes Stakeholders Value. The CSR policy entails our commitment to bring about a positive transformation to the communities where we exist. Our CSR activities are strategic and well-organized to educate, support and empower less privileged communities and preserve the environment. For us, Corporate social responsibility is a part of our individual responsibilities as global citizens and not merely the means to run our business successfully.

Essential Indicators

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

Prudent Corporate Services Limited acknowledges its responsibility towards the society and supports inclusive growth and equitable development of all its stakeholders. We strongly believe in growing together responsibly leading to success of our business. Key stakeholders are identified in consultation with the Company's management to prioritize. We aim at balancing the needs and address the concerns of our stakeholders and endeavor to take into the consideration of the impact it has on the environment, society, and the community.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (E-mail, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly/ others – please specify)	Purpose and scope of engagement, including key topics and concerns raised during such engagement
Customers	No	Customer Communication, Customer Feedback, Website	On Going	Customer Satisfaction, Transparency
Employees	No	Notice Boards, Website, Intranet portal, Email communications, Employee Survey feedback, Annual Performance Review, Meetings, Trainings	On Going	Professional development, Working condition, employee performance, Employee Satisfaction, Work-life balance and Company culture
Community, NGOs	Yes	Corporate Social Responsibility engagements, Meeting with community representative	On Going	Welfare of the Community
Investors & Shareholders & Analysts	No	AGM, Investor meets, Investor Grievance redressal mechanism	On Going	Updation on Business Strategies and Performance of the Company and Redressal of Grievances
Regulatory Bodies	No	Compliance Reports, Email, personal meetings, calls	On Going	Compliance with the Law of the land

Business Responsibility and Sustainability Report FY 2023-24.

Section C: Principle-Wise Performance Disclosure

PRINCIPLE 5 Businesses should respect and promote human rights.

Respect for Human Rights is a core value of our Company. We are keen on respecting the human rights of our employees, communities and those affected by our operations. We intend to encourage a healthy and friendly working environment irrespective of gender, caste, creed, or social class of the employees. We are dedicated to value, respect and protect the dignity of every individual and hence always endeavor for providing a better and safe environment free of harassment at all our workplaces.

Essential Indicators

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

Category	FY 2023-24			FY 2022-23		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees/ workers covered (D)	% (D / C)
Employees						
Permanent	1016	410	40%	836	175	21%
Other than permanent	13	13	100%	-	-	-
Total Employees	1029	423	41%	836	175	21%

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

Category	FY 2023-24					FY 2022-23				
	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)
Permanent Employees										
Male	794	-	0%	794	100%	641	-	0%	641	100%
Female	235	-	0%	235	100%	195	-	0%	195	100%
Total	1029	-	0%	1029	100%	836	-	0%	836	100%

- Details of remuneration/salary/wages, in the following format:

- Median remuneration / wages

	Male		Female	
	Number	Median remuneration/ salary/ wages of the respective category	Number	Median remuneration/ salary/ wages of the respective category
Board of Directors (BoD)	5	12030000	1	600000
Key Managerial Personnel	2	4496940	0	-
Employees other than BoD and KMP	782	297926	234	193476

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Section C: Principle-Wise Performance Disclosure

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

	FY 2023-24	FY 2022-23
Gross wages paid to female as %age of total wages	15.84%	*

*Not calculated for the previous year as the requirement is applicable from the FY23-24.

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

Yes. The Head-Human Resources is the focal point for addressing any human rights impacts or issues caused or contributed to by the business.

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

The internal mechanisms in place to redress grievances has been provided in point No. 6 of Principle 3.

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

	FY 2023-24			FY 2022-23		
	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	-	-	-	-	-	-
Discrimination at workplace	-	-	-	-	-	-
Child Labour	-	-	-	-	-	-
Forced Labour / Involuntary Labour	-	-	-	-	-	-
Wages	-	-	-	-	-	-
Other human rights-related issues	-	-	-	-	-	-

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

	FY 2023-24	FY 2022-23
Total complaints reported under the sexual harassment on of a women at workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	-	-
Complaint on POSH as a % of female employees / workers	-	-
Complaints on POSH upheld	-	-

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

The Company has a policy against sexual harassment and a formal process for dealing with complaints of harassment or discrimination. The Company has strict guidelines for preventing sexual harassment. POSH training is conducted regularly. To prevent any adverse impact, the Company has undertaken initiatives to make the workplace safe for women, which include building employee awareness and stringent guidelines on Prevention of Sexual Harassment. Also, Whistle Blower Policy provides the mechanism to prevent adverse consequences to the complainant in discrimination and harassment cases.

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Section C: Principle-Wise Performance Disclosure

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

No. The business agreements and contracts does not contain any human rights requirements.

10. Assessments for the year:

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

All the assessments have been done by the entity during the course of business operations.

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

Not Applicable

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

Prudent Corporate Services Limited recognize that protecting and preserving the environment is essential to achieving sustainable development and ensuring a better world for all today and for future generations.

Being in the business of distribution of financial products, we do not cause any major adverse effect on the environment and always endeavor to improve our processes and operations regarding energy, emissions, water, and waste management.

Essential Indicators

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

Parameter	FY 2023-24	FY 2022-23
From renewable resources		
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable resources (A+B+C)	-	-
From non - renewable resources		
Total electricity consumption (D)	1130 GJ	1046 GJ
Total fuel consumption (E)	124 GJ	-
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D+E+F)	1254 GJ	1046 GJ
Total energy consumed (A+B+C+D+E+F)	1254 GJ	1046 GJ
Energy intensity per rupee of turnover (Total energy consumption/ Revenue from operation)	1.81 GJ / Crore of Turnover	2.02 GJ / Crore of Turnover
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	0.50 GJ / Crore of Turnover	0.56 GJ / Crore of Turnover
Energy intensity in terms of physical output	-	-
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

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

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Section C: Principle-Wise Performance Disclosure

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.

No, the Company is not covered under Performance, Achieve and Trade (PAT) Scheme of the Government of India.

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

Parameter	FY 2023-24	FY 2022-23
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	3803	2183
(iii) Third party water	72	74
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	3875	2257
Total volume of water consumption (in kilolitres)	3875	2257
Water intensity per rupee of turnover (Water consumed / Revenue from operation)	5.58 KL / Crore of Turnover	4.35 KL / Crore of Turnover
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	1.53 KL / Crore of Turnover	1.21 KL / Crore of Turnover
Water intensity in terms of physical output	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

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

4. Provide the following details related to water discharged:

This is not being tracked as the water usage is only towards human consumption and housekeeping purposes and is discharged into municipal drainage system.

Parameter	FY 2023-24	FY 2022-23
Water discharge by destination and level of treatment (in kilolitres)		
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	-	-
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 kilolitres)	-	-

Business Responsibility and Sustainability Report FY 2023-24.

Section C: Principle-Wise Performance Disclosure

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.
Not applicable.

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

This is not being tracked as the company does not have any industrial operations.

Parameter	Please specify unit	FY 2023-24	FY 2022-23
NOx	-	-	-
SOx	-	-	-
Particulate matter (PM)	-	-	-
Persistent organic pollutants (POP)	-	-	-
Volatile organic compound (VOC)	-	-	-
Hazardous air pollutants (HAP)	-	-	-
Others- please specify	-	-	-

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.

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

Parameter	Unit	FY 2023-24	FY 2022-23
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	10.1	0.008
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	258.3	235
Total Scope 1 and Scope 2 emissions intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO ₂ Equivalent / Crores of Turnover	0.39 MT CO ₂ e / Crore of Turnover	0.45 MT CO ₂ e / Crore of Turnover
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	MT CO ₂ e / Crore of Turnover	0.11 MT CO ₂ e / Crore of Turnover	0.13 MT CO ₂ e / Crore of Turnover
Total Scope 1 and Scope 2 emission intensity in terms of physical output	-	-	-
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

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

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

The Company has taken many energy initiatives such as:

- Installation of LED lights & power saving equipment at all locations to reduce the electricity consumption.
- The air is conditioned with energy efficient compressors for central air conditioning and with split air conditioning for localized areas.
- Optimum use of air conditioner (AC).

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Section C: Principle-Wise Performance Disclosure

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

Parameter	FY 2023-24	FY 2022-23
Total waste generated (in metric tonnes)		
Plastic waste (A)	0.14	0.06
E-waste (B)	-	0.21
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	-	-
Radioactive waste (F)	-	-
Other Hazardous waste. Please specify, if any. (G)- Used Oil (DG Black Oil)	-	-
Other Non-hazardous waste generated (H). Please specify, if any. (Iron, Paper, Cardboard, Aluminium, Wood etc.)	-	-
Total (A+B + C + D + E + F + G + H)	0.14	0.27
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.0002 Tons / Crores of turnover	0.0005 Tons / Crores of turnover
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	0.0001 Tons / Crores of turnover	0.0001 Tons / Crores of turnover
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled*	0.14	0.27
(ii) Reused	-	-
(iii) Other recovery operations	-	-
Total	0.14	0.27
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
Total	-	-

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

*All Material sent to recyclers through authorized collectors.

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

Considering the nature of the business the waste generation is not significant and is disposed of in a responsible manner by the building maintenance agency. The E-waste is disposed through authorized vendors.

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

None of our offices are in/around ecologically sensitive areas.

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

The operations of the company are not covered by the 2006 notification on Environmental Impact Assessment.

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Section C: Principle-Wise Performance Disclosure

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

Yes, the company is compliant with all applicable environmental laws / regulations / guidelines in India.

PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.

Essential Indicators

1. a. Number of affiliations with trade and industry chambers/ associations.
1 (One)
- 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	The reach of trade and industry chambers/ associations (State/National)
1.	Financial Intermediaries Association of India	National

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

No adverse orders on any issues related to anti-competitive conduct have been received in the last two financial year.

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development.

Through our Corporate Social Responsibility (CSR) Policy, we strive to provide equitable opportunities for sustainable growth and improve the welfare of society and stakeholders. Our CSR programmes and other projects are managed by our in-house CSR team with the help of external agencies/NGOs. Our CSR team follows-up with the beneficiaries of our initiatives both in formal and informal ways, with involvement of our Senior Management at personal levels and also by way of field visits, telephonic and email communications on a continual basis.

Essential Indicators

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

Social Impact Assessments SIA is not undertaken by the entity as it is not applicable.

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

Not Applicable.

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

No complaints have been received from communities during FY 2023-24 and FY 2022-23. Complaints / Grievances from communities are addressed by relevant departments on a case-to-case basis.

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

Not relevant considering the nature of the business.

	FY 2023-24	FY 2022-23
Directly sourced from MSMEs / small producers	2.75%	2.75%
Directly from within India	99.99%	99.99%

Business Responsibility and Sustainability Report FY 2023-24.

Section C: Principle-Wise Performance Disclosure

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

Location	FY 2023-24	FY 2022-23
Rural	-	-
Semi – Urban	4.9%	5.5%
Urban	23.8%	24.1%
Metropolitan	71.4%	70.4%

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

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

Customer satisfaction is of prime significance to our company. We continuously enhance our competencies around latest technologies to deliver state of art solution for our customers. We interact with our customers on a regular basis and across multiple platforms to capture customer feedback on various parameters to improving internal processes based on the needs and expectations of the customers.

Essential Indicators

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

We have multi-channel approach address customer grievances. All the Operational queries through our Helpline numbers 1800 419 9992 (Partner Helpline – For Registered Mobile Number only) & 1800 419 5051 (FundzBazar Helpline) and through Query Module available on Partner and Client desks. Currently, the helpline is available in English, Hindi and Gujarati languages for various products like Mutual Fund, Stock Broking & Smallcase, Liquiloans, Other Products(FD/Bonds/NCD/LAS/NPS) .

We also offer IVR based feedback facility where partners can share their experience after completing the call from Helpline Number.

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

This is not applicable as the company is not providing and physical products/services

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

The Company is committed to creating products and solutions that exceed customer expectations and enhance the level of business profitability. We consistently strive forth to ensure higher customer satisfaction.

	FY 2023-24			FY 2022-23		
	Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks
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	-
Others	2	0	-	7	0	-

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Section C: Principle-Wise Performance Disclosure

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

This is not applicable considering the nature of the business of the Company.

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, the company has Privacy Policy and Information Security Policy. We acknowledge the needs of the client in protecting their personal and confidential data during their dealing with us. We have multi-level security implemented to sustain the IT compliance and:

- Maintaining the confidentiality, integrity, and availability of sensitive information in the company with minimal to no disruptions.
- Proactively initiating business continuity practices to minimize the system failures and interruptions to business

The policies are available on

<https://www.prudentcorporate.com/qualitypolicy>

<https://www.prudentcorporate.com/privacypolicy>

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.

No regulatory action has been done regarding advertising, essential services, cyber security, data privacy or product recalls during the last 2 financial years.

7. Provide the following information relating to data breaches:

- a. Number of instances of data breaches

Nil

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

Nil

- c. Impact, if any, of the data breaches

Nil