

August 28, 2024

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, 5th 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, 2024

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 15th July 2022 regarding submission of Business Responsibility and Sustainability Reporting on the environmental, social and governance disclosures by top one thousand companies, please find enclosed herewith the **Business Responsibility and Sustainability Report** for the Financial Year 2023-24.

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 | www.capriiloans.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, 2023 to March 31, 2024
10. Name of the Stock Exchange(s) where shares are listed: The National Stock Exchange of India Limited and BSE Limited
11. Paid-up Capital: ₹824.94 Million
12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report: Mr. Aditya Gaur, Lead – ESG, sustainability@capriglobal.in, 022-40888100
13. Reporting boundary: Standalone
14. Name of assurance provider: NA
15. Type of assurance obtained: NA

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 and Insurance Service	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 and Insurance Service	64920	100%

III. Operations

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

Location	Number of plants	Number of offices	Total
National	NA	919	919
International	NA	NA	NA

19. 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 various segments including MSMEs, individuals, institutions, and other diverse customer groups.

IV. Employees

20. 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)
EMPLOYEES						
1.	Permanent (D)	6,820	5,770	84.60%	1,050	15.40%
2.	Other than Permanent (E)	0	0	0	0	0
3.	Total employee (D + E)	6,820	5,770	84.60%	1,050	15.40%
WORKERS						
4.	Permanent (F)			0		
5.	Other than Permanent (G)			0		
6.	Total workers (F + G)			0		

b. Differently abled employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	4	4	100	0	0
2.	Other than Permanent (E)	0	0	0	0	0
3.	Total differently abled employees (D + E)	4	4	100	0	0
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)			0		
5.	Other than Permanent (G)			0		
6.	Total workers (F + G)			0		

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	7	1	14.29%
KMP	2*	0	0%

*MD has been considered in Board of Directors

22. Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)

	FY 2023-24 *			FY 2022-23			FY 2021-22		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	32.80%	29.50%	32.30%	24.3%	8.8%	19.80%	23.7%	19.7%	23.50%
Permanent Workers	NA	NA	NA	NA	NA	NA	NA	NA	NA

*While calculating attrition, all employees who have attrited post 180 days voluntarily are only considered. The involuntary exits like Absconding / Disciplinary exits are not included while calculating attrition. Total turnover rate including the mentioned factors is 77.50%

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 at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Capri Global Housing Finance Limited	Subsidiary	100%	No
2	Capri Loans Car Platforms Pvt Ltd	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 ₹) - 17,831.89 Million
 (iii) Net worth (in ₹) - 35,042.11 Million

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	Yes	Nil	Nil	-	Nil	Nil	-
Investors (other than shareholders)*	Yes	Nil	Nil	-	Nil	Nil	-
Shareholders	Yes	Nil	Nil	-	Nil	Nil	-
Employees and workers	Yes	3	0	Resolved and Action Taken	2	0	-
Customers	Yes	275	8	All the 8 Open Complaints were closed by April 16, 2024.	284	3	All the 3 open complaints were closed by April 13, 2023.
Value Chain Partners	No	-	-	-	-	-	-
Other (please specify)	-	-	-	-	-	-	-

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

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.	Corporate governance and business ethics	Opportunity and Risk	Corporate governance and business ethics are vital for establishing trust with stakeholders and boosting Capri's reputation. By focusing on transparency, accountability, and sustainable practices, Capri shows its dedication to these principles.	NA	Positive and Negative Prioritizing strong corporate governance and ethical conduct can bring about substantial financial benefits. Increased trust and a strong reputation attract more investors, potentially lowering capital costs. Failing governance protocols risks regulatory penalties, reputational damage, financial instability, liquidity crises, and loss of licenses. Strict compliance ensures operational integrity and long-term success.
2.	Compliance	Opportunity	Compliance is crucial for avoiding legal penalties and maintaining the company's reputation. Adhering to regulatory requirements enhances trust and credibility with stakeholders. Treating compliance as a key priority helps streamline operations and fosters a culture of integrity, positioning Capri as a reliable and responsible player in the market.	NA	Positive Effective compliance reduces the risk of costly fines and legal issues. It also improves operational efficiency and attracts investment by ensuring adherence to regulations. This proactive approach builds investor confidence, supporting long-term financial stability and growth.
3	Data privacy and protection	Opportunity and Risk	Data privacy and protection are essential for maintaining customer trust and complying with regulations. Prioritizing internal safeguards to ensure sensitive information, collection, use and new clients, driving revenue reducing the risk of breaches storage of data is secure. Enhanced data and associated reputational damage. This proactive stance enhances the Capri's credibility and competitive advantage.	To ensure data protection & privacy, there are policies and guidelines to ensure the customer loyalty and attracts new clients, driving revenue and growth. Enhanced data security practices also improve operational efficiency and reduce potential financial losses, contributing to long-term profitability and stability.	Positive and Negative & Investing in data privacy and protection mitigates the risk of costly data breaches and regulatory fines. It fosters the customer loyalty and attracts new clients, driving revenue and growth. Enhanced data security practices also improve operational efficiency and reduce potential financial losses, contributing to long-term profitability and stability.
4	IT and cyber security	Opportunity and Risk	IT and cyber security are critical for protecting company assets and sensitive information. While Capri implements robust cybersecurity practices and protocols, inadequate regular vulnerability assessments, ensuring business continuity, breaches, legal penalties, and reputational damage.	To mitigate IT and cyber security risks, Capri implements robust security protocols, conducts regular vulnerability assessments, and ensures compliance with industry standards.	Positive and Negative Effective cyber security can enhance financial stability by preventing costly breaches and associated fines, boosting customer confidence, and measures can lead to data assessments, ensuring business continuity. Similarly, poor cyber security can result in significant financial losses, regulatory penalties, and loss of customer trust, severely impacting the market position.

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 <ul style="list-style-type: none"> https://www.capri loans.in/corporate-governance/ https://www.capri loans.in/esg-policies-and-disclosures/ 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)	We promote responsible and sustainable practices throughout our value chain, encouraging our partners to join us in adopting ethical business conduct within their capabilities.								
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.	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Governance, leadership and oversight

7. Statement by the 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 Annual Report	Covered in the 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	Policies are reviewed periodically or as per need basis to meet requirements.								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	The company complies with all the extant regulations. Also, as and when any compliance is made applicable to the entity, required measures are being taken								

	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
11. Has the entity carried out an independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency.									No*

* The respective business heads and management conduct internal evaluations of the policies, after which they seek Board approval

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 Company considers all the principles material to the business. It does not currently conduct independent third-party assessments of its policies.								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	No								
The entity does not have the financial or/human and technical resources available for the task (Yes/No)	No								
It is planned to be done in the next financial year (Yes/No)	No								
Any other reason (please specify)	-								

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	1	The ESG team conducted an NGRBC guiding principles session for all the Board members	100%
Key Managerial Personnel	1	P1, P3, P5,P8,P9	100%
Employees other than BoD and KMPs	1	P1, P3, P5,P8,P9	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				Has an appeal been preferred? (Yes/No)
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	
Penalty/ Fine	NA	NA	Nil	NA	NA
Settlement	Nil	NA	Nil	NA	NA
Compounding Fee	Nil	NA	Nil	NA	NA

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, the company has a well-defined anti-bribery and anti-corruption policy, which sets out the company's responsibilities, and those working for and on its behalf, in observing and upholding its position on bribery and corruption in their dealings. The policy has been formulated in line with the organisational code of conduct, including policies like whistleblower and the management of conflicts of interest, as well as the rules and regulations adopted by the company.

The policies are hosted at <https://www.capri loans.in/corporate-governance/>

Anti Bribery and Anti-Corruption Policy : <https://cgcdn.capri loans.in/wp-content/uploads/2024/02/05171819/Anti-Bribery-and-Anti-Corruption-Policy-CGCL-27.01.2024-1.pdf> (capri loans.in)

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 2023-24	FY 2022-23
Directors	0	0
KMPs	0	0
Employees	0	0
Workers	NA	NA

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

	2023-24		FY 2022-23	
	Numbers	Remarks	Numbers	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	-	0	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	-	0	-

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

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

	FY 2023-24	FY 2022-23
Number of days of accounts payables	19	32

9. Open-ness of business

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

Parameter	Metrics	FY 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
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	NA	NA
	b. Number of dealers / distributors to whom sales are made	NA	NA
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	NA	NA
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	0.85%	0.78%
	b. Sales (Sales to related parties / Total Sales)	0.23%	0.35%
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	0%	0%
	d. Investments (Investments in related parties / Total Investments made)	90.28%	90.28%

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 maintain a strict stance against unethical business practices and ensure compliance with pertinent principles, particularly regarding conflicts of interest. We have a policy on Related Party Transactions which governs to avoid/manage conflict of interest.

Link to the policy: <https://cgcdn.capri loans.in/wp-content/uploads/2024/06/25105046/08.-RPT-Policy-05.08.2023.pdf>

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 2023-24	2022-23	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) –

Being a financial products and services company, we do not require significant raw materials or manufacture any tangible goods. Although, we champion resource conservation and innovative methods to reduce reliance on natural resources. Capri Global is committed to sustainability by implementing initiatives to reduce paper usage, such as digital document management systems and promoting electronic communication channels. We implement recycling programs and encourage employees to adopt sustainable practices. Additionally, Capri Global invests in

energy-efficient technologies and practices, such as LED lighting and motion sensors, to minimise carbon footprint and enhance operational efficiency.

Building on our Phase one efforts in FY 22-23, Phase Two of our Environmental and Social Responsibility program focuses on advancing green IT practices, deepening employee engagement, and expanding paperless operations. We are implementing advanced virtualization and energy-efficient hardware. To further our commitment, we are intensifying paperless operations with enterprise-wide digital document management systems and e-signature solutions.

Inverter Air Conditioners with R32 Refrigerant: As part of our green initiative, we are outfitting all our gold loan branches with inverter air conditioners that utilize R32 refrigerant. R32 is recognized globally for its low global warming potential (GWP) and high energy efficiency. This step not only adheres to international green standards but also supports India's National Action Plan on Climate Change, which emphasizes reducing greenhouse gas emissions.

Recyclable Gold Pouches Made from LDPE: Our gold pouches are made from low-density polyethylene (LDPE), a globally accepted recyclable plastic. This initiative supports our efforts to reduce plastic waste, in line with global best practices and India's Plastic Waste Management Rules, which emphasize recycling and sustainable use of plastics.

- 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.

Capri solely provides financial services and doesn't manufacture products. It manages e-waste internally and collaborates with certified handlers for its disposal. Around 1,162 Kgs of e-waste have been responsibly disposed of through authorised recyclers. Capri is reducing the usage of plastics in its offices and branches by replacing them with alternatives.

- 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.
Given the nature of operations, EPR is not applicable to Capri.

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					

- 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		

- 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 2023-24	FY 2022-23
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 2023-24			FY 2022-23		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	NA					
E-waste	NA					
Hazardous waste	NA					
Other waste	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)
Permanent employees											
Male	5,770	3,684	64%	5,770	100%	0	0%	5,770	100%	Nil	Nil
Female	1,050	493	47%	1,050	100%	1,050	100%	0	0%	Nil	Nil
Total	6,820	4,177	61.25%	6,820	100%	1,050	100%	5,770	100%	Nil	Nil
Other than Permanent employees											
Male	NA										
Female	NA										
Total	NA										

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

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	NA										
Female	NA										
Total	NA										
Other than Permanent employees											
Male	NA										
Female	NA										
Total	NA										

- c. Spending on measures 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	0.23%	0.30%

2. Details of retirement benefits, for 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	97%	NA	Yes	96%	NA	Yes
Gratuity	100%	NA	NA	100%	NA	NA
ESI	32%	NA	Yes	32%	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.

At Capri Global, workplace accessibility is a priority. We are committed to creating an inclusive environment for all stakeholders, including those with disabilities, as mandated by the Rights of Persons with Disabilities Act, 2016. We have already made progress and are consistently enhancing our premises to be more inclusive. These efforts, outlined in our public and internal policies, demonstrate our dedication to equal opportunities and inclusivity within our organization. Notably, our corporate and regional offices are equipped with ramps to facilitate seamless mobility and ensure wheelchair accessibility for individuals 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.

Capri remains dedicated to being an employer of equal opportunity and non-discrimination, fostering a culture of inclusion and belongingness, and unequivocally opposing any form of discriminatory behavior. Its Equal Opportunity No discrimination policy ensures fairness for all, regardless of disability, marital status, race, religion, gender, sexual orientation, etc., with the goal of treating all employees and job applicants with parity. 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. The policy on Equal Opportunity and No Discrimination applies to all job applicants, employees, trainees, and consultants (including individuals under direct contract with CGCL) and can be accessed at <https://cgcdn.capriiloans.in/wp-content/uploads/2024/02/05161228/Equal-Opportunity-and-No-Discrimination-Policy-CGCL-27.01.2024.pdf>

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

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	66.10%	NA	NA
Female	96.4%	0%	NA	NA
Total	99.3%	58.60%	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, Capri cultivates an environment characterised by equity, transparency, and receptiveness, encouraging employees to freely express their perspectives. The company ensures clear communication of its policies and practices to all employees. Capri empowers its workforce to operate without apprehension of bias, discrimination based on gender, or harassment, enforcing a strict zero-tolerance stance on any breaches of these values. A grievance procedure is in place, allowing employees to confidentially and anonymously report concerns without fear. Additionally, Capri provides avenues for ethical consultations through established channels such as the Whistleblower Policy, Prevention of Sexual Harassment Policy, and other relevant policies.
Other than Permanent Employees	NA

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

Category	FY 2023-24			FY 2022-23		
	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 (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B/A)
Total Permanent Employees						
Male			Nil			
Female			Nil			
Total Permanent Workers						
Male			NA			
Female			NA			

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 No.		Total (A)	On Health and safety measures		On Skill upgradation	
		(B) %	(B / A)	No. (C)	(C / A) %		No. (E)	% (E/D)	No. (F)	% (F/D)
Total Permanent Employees										
Male	5,770	0	0%	2,247	38.94%	6,700	0	0%	1,491	22%
Female	1,050	0	0%	334	31.81%	902	0	0%	212	24%
Total	6,820	0	0%	2,581	37.84%	7,602	0	0%	1,703	22%
Total Permanent Workers										
Male				0						
Female				0						
Total				0						

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

Category	FY 2023-24			FY 2022-23		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	5,770	4,357	76%	6,700	3,725	56%
Female	1,050	734	70%	902	462	51%
Total	6,820	5,091	75%*	7,602	4,187	55%
Worker						
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA

*Performance review is conducted for eligible employees who have completed a minimum of 6 months

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?

Capri Global ensures employee education and training on safety protocols through regular fire safety training and evacuation drills. Ongoing awareness initiatives include email communications, physical and digital posters/banners, and various internal communication channels. Furthermore, we have launched comprehensive employee engagement campaigns aimed at promoting and instilling healthy and safety practices among employees. 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 OHS management system covers 100% employees.

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

Being in the financial sector, we do not have work-related hazards. Ensuring the safety of our employees is paramount, reflected in our routine branch inspections aimed at preemptively detecting and mitigating any workplace hazards

or risks. These inspections play a crucial role in upholding our dedication to a safe work environment. Through these assessments, we meticulously evaluate different facets of the workplace to guarantee adherence to safety protocols and legal requirements. This year, Capri introduced an extensive Occupational Health and Safety (OHS) Policy ([Occupational-Health-and-Safety-Policy-CGCL-27.01.2024.pdf \(capri loans.in\)](#)) and is currently establishing formal procedures to report work-related hazards

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

NA

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

Yes. Capri provides its staff with a Group Term Life Insurance and a Medclaim plan to cover non-work-related medical and healthcare requirements. Information about these plans is shared with employees during their orientation.

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

Safety Incident/Number	Category	FY 2023-24	FY 2022-23
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 prioritizes the safety and well-being of the employees, with dedicated policies in place for a healthy and safe workplace. We regularly host webinars on Health & Safety to promote employee well-being and maintain good ergonomics across our branches. Our staunch dedication to employee health and safety is deeply ingrained in our organizational culture, nurturing a secure and supportive work environment for everyone. Additionally, we are enhancing safety equipment at our branches to further strengthen safety measures.

13. 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
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 did not require any corrective actions related to the parameters mentioned above during the review period.

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, Capri provides term insurance coverage for all the employees.

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

Capri aims to encourage its partners within the value chain to engage in responsible and sustainable business practices based on their capabilities and resources. The company verifies that all relevant taxes are deducted and deposited as per current regulations. This process is also assessed during both internal and statutory audits. Capri expects its value chain partners to adhere to principles of business responsibility, transparency, and accountability. To ensure this, the company has established statutory and internal audit policies and procedures.

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. 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 2023-24	FY 2022-23	FY 2023-24	FY 2022-23
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)

Capri does not aid programs but dedicates substantial time and resources to train and develop its employees, ensuring they remain up-to-date with the latest trends and technology. These comprehensive training programs cultivate highly skilled individuals who maintain their employability even after retirement or termination. This investment in our workforce enhances our organizational capabilities and contributes to long-term success.

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.

Recognising essential stakeholder groups is a pivotal task at Capri. We undertake a stakeholder mapping process to pinpoint both internal and external stakeholders. Internally, our stakeholders comprise employees who form a crucial component of the company. They actively contribute to daily operations, significantly influence the organization's achievements, and are directly affected by its decisions and endeavors. Externally, stakeholders encompass diverse groups with unique interests, including investors/shareholders, customers, suppliers, value chain partners 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	Multiple channels- 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	To provide updates on the Company performance, significant developments, and other pertinent information
Customers	No	Physical and Digital Channels	Need Based	Gathering customer feedback and addressing grievances, sharing information, and offering customer support throughout the entire service life cycle.
Suppliers	No	Meetings, Emails, Telephone	Need Based	Product/Services delivery
Government/ Regulators	No	Multiple channels- 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. Number of consumer complaints

At Capri Global, we value engaging with stakeholders on economic, environmental, and social issues. We conduct regular consultations across departments and channels. Based on these interactions, we consolidate feedback for the Board of Directors, depending on the nature of the topic. We ensure transparent communication and provide relevant information within regulatory limits, balancing confidentiality with stakeholder needs. Stakeholder engagement is ongoing, led by responsible business units, with senior executives joining as needed. The Board of Directors stays informed about these engagements and offers guidance as necessary.

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.

At Capri Global, stakeholder consultation is vital for identifying and managing environmental and social issues. We actively seek input to shape our policies and activities, incorporating stakeholder feedback into our ESG strategy, policymaking, and identifying opportunities such as implementing measurement systems. We ensure transparent communication and access to relevant information within regulatory limits. Stakeholder engagement is ongoing, led by responsible business functions, with senior executives joining as needed. The Board of Directors is kept informed of developments from these engagements and provides guidance accordingly.

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

We are dedicated to promoting Sustainable Development and community welfare through our Corporate Social Responsibility (CSR) initiatives. We view CSR not merely as a mandate but as a chance to be a responsible member of society, fostering enduring positive transformations in people's lives and communities.

Our CSR initiatives are tailored to align with the Sustainable Development Goals (SDGs), emphasizing education, healthcare, skill development, environmental conservation, and women's empowerment for vulnerable and marginalized groups. Comprehensive details about our CSR programs are provided in the 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 2023-24			FY 2022-23		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (A)	No. of employees / workers covered (D)	% (D / C)
Employees						
Permanent	6,820	6,820	100%	7,602	7,602	100%
Other than permanent	NA	NA	NA	NA	NA	NA
Total Employees	6,820	6,820	100%	7,602	7,602	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 Anti Bribery and Anti-Corruption, Equal Opportunity No Discrimination, Human Rights, Occupational Health and Safety and other mandatory trainings in this category

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

	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)
Employees										
Permanent	5,770	101	1.75%	5,669	98.25%	6,700	20	0.3%	6,680	99.7%
Male	1,050	17	1.62%	1,033	98.38%	902	5	0.6%	897	99.4%
Female										
Workers										
Other than Permanent										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

	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)
Workers										
Permanent						NA				
Male						NA				
Female						NA				
Other than Permanent						NA				
Male						NA				
Female						NA				

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

a. Median remuneration / wages

	Number	Male		Female	
		Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category	Number
Board of Directors (BoD)	6	No remunerations is being paid to Independent Board of Directors except for sitting fees*	1	No remunerations is being paid to Board of Directors except for sitting fees	
KMP	2*	₹6,935,562	-	-	
Employees other than BoD and KMP	5,767	₹300,039	1,050	₹250,038	
Workers			NA		

*MD has been considered in BoD and has a remuneration of ₹24 lacs per annum

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 females as % of total wages	10.04%	10.99%

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.

The company has a formal, confidential, and anonymous grievance redressal system for employees, including human rights-related issues. All employees can access this system, and grievances are directed to the appropriate team for resolution. Refer to the human rights policy for further information:

<https://cgcdn.capri loans.in/wp-content/uploads/2024/02/05161229/Human-Rights-Policy-CGCL-27.01.2024.pdf>

<https://cgcdn.capri loans.in/wp-content/uploads/2024/05/29133957/Whistle-Blower-Policy.pdf>

In case of any grievances, an email can be sent to whistle.blower@capriglobal.in with the details of the case.

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

Filed	FY 2023-24			FY 2022-23		
	Filed	Pending	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. 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 Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal)Act, 2013 (POSH)	Nil	Nil
Complaints on POSH as a % of female employees / workers	Nil	Nil
Complaints on POSH upheld	Nil	Nil

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

Capri has a formal grievance mechanism for all employees to report discrimination and harassment concerns confidentially and anonymously without fear of retaliation. This mechanism aligns with our POSH, Human Rights, Equal opportunity No discrimination and Whistleblower policies. Capri ensures a safe working environment and prohibits discrimination, harassment, or related retaliation. Our policies aim to prevent such incidents and protect employees who report complaints.

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

The company has established a Code of Conduct for all value chain partners. This ensures that Capri avoids any financing activities associated with human rights violations. Additionally, our suppliers' code of conduct mandates a self-declaration from suppliers affirming they will not engage in activities that lead to human rights or environmental violations.

10. Assessments for the year:

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

11. 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 due to addressing human rights grievances/complaints. There were no human rights violations in the current reporting year.

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

None. Our policies and governance framework safeguard a wide range of Human Rights aspects throughout 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?

At Capri Global, we prioritize workplace accessibility, acknowledging the importance of creating an inclusive environment for all stakeholders, including individuals with disabilities, as per the Rights of Persons with Disabilities Act, 2016. While we have already made improvements to enhance accessibility, we are continuously working to further improve our premises and offices, ensuring they are designed with inclusivity in mind. We are taking steps to address any existing barriers and make our workplaces more inclusive, as outlined in our publicly available policies and internal communications. Our ongoing commitment to inclusivity underscores our commitment to providing equal opportunities for everyone in our organization.

4. Details on assessment of value chain partners:

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

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 2023-24	FY 2022-23
From renewable sources	-	-
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)		
From non-renewable sources		
Total electricity consumption (D)	24,026.78 GJ	-
Total fuel consumption (E)	-	-
Energy consumption through other sources (F)	-	-
Total energy consumed from nonrenewable sources (D+E+F)	24,026.78 GJ	-
Total energy consumed (A+B+C+D+E+F)	24,026.78 GJ	-
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	1.34 GJ/₹ Million	-
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)	30.18 GJ/₹ Million	-
(Total energy consumed / Revenue from operations adjusted for PPP)		
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.

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

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 kiloliters)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third-party water	3,178.51	-
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kiloliters) (i + ii + iii + iv + v)	3,178.51	-
Total volume of water consumption (in kiloliters)	3,178.51	-
Water intensity per rupee of turnover (Water consumed / turnover)	0.1782 KL/₹ Million	-
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)	3.99 KL/₹ Million	-
(Total water consumption / Revenue from operations adjusted for PPP)		
Water intensity in terms of physical output	-	-
Water intensity (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, but we are in process to record the data.

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. Provide details related to water discharged:

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)	-	-

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.

5. 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.

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

Parameter	Please specify unit	FY 2023-24	FY 2022-23
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

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 CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	-	-
Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	4738.62 MtCO2e	-
Total Scope 1 and Scope 2 emissions per rupee of turnover	Metric tonnes of CO2 equivalent / ₹	0.0026 kgCO2e/ rupee	-
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)	-	0.00595 Kg/rupee	-
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. - No

8 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.

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)	-	-
E-waste (B)	1,162Kg	1,986 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)	-	-
Total (A+B + C + D + E + F + G + H)	1,162 Kg	1,986 Kg

Parameter	FY 2023-24	FY 2022-23
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.065 Kg/₹ Million	0.17 kg/₹ Million
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	1.46 Kg/₹ Million	3.83 Kg/₹ Million
Waste intensity in terms of physical output	NA	NA
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	1,039 Kg	-
(ii) Re-used	-	1,300 Kg
(iii) Other recovery operations	-	-
Total	1,039 Kg	1,300 Kg
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	-	496 Kg
(ii) Landfilling	123 Kg	190 Kg
(iii) Other disposal operations	-	-
Total	123 Kg	686 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

10 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.

Due to the nature of our operations, we emphasize responsible waste management. Our activities avoid generating hazardous or toxic chemical waste. Instead, we primarily handle e-waste, ensuring it is managed environmentally responsibly. We work with authorized recyclers to process the e-waste in accordance with strict environmental regulations.

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:

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

12 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

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-compliance, 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

Leadership Indicators

1. 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 2023-24	FY 2022-23
Water withdrawal by source (in kiloliters)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kiloliters)	-	-
Total volume of water consumption (in kiloliters)	-	-
Water intensity per rupee of turnover (Water consumed / turnover)	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-
Water discharge by destination and level of treatment (in kiloliters)		
(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	-	-
Total water discharged (in kiloliters)	-	-

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

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

Parameter	Unit	FY 2023-24	FY 2022-23
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	-	-
Total Scope 3 emissions per rupee of turnover		-	-
Total Scope 3 emission intensity (optional)		-	-

-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

3. 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

4. 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:

S. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
		NA	

5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link. Capri Global is committed to ensuring the security and continuity of operations. To mitigate potential disasters, we have implemented a robust disaster recovery system for all production applications. This system includes regular replication of critical business application data to a secondary site. Our IT team conducts daily health checks to ensure the system's readiness and performs periodic recovery drills to validate data integrity and service accessibility from the disaster recovery site.

6. 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

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts. We are in the process of developing a framework to assess our value chain partners on environmental impacts.

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

Essential Indicators

1. a. Number of affiliations with trade and industry chambers/ associations. : 1
- b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such 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

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

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

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 ₹)
						NA

3. Describe the mechanisms to receive and redress grievances of the community. Capri has different mechanisms in place to receive and address grievances from various stakeholders, depending on their nature. You can find more information about these mechanisms on our public page here: <https://cgcdn.capri loans.in/wp-content/uploads/2024/05/15232837/Grievance-Redressal-Policy-CGCL-27.01.2024.pdf>. If issues arise, we promptly address them to maximize positive outcomes for the communities we support.

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

	FY 2023-24	FY 2022-23
Directly sourced from MSMEs/small producers	7.50%	7.72%
Directly from within India	Nil	Nil

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	7.8%	6.0%
Semi-urban	8.7%	7.6%
Urban	28.7%	32.2%
Metropolitan	54.8%	54.2%

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

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 District	Amount spent in ₹
1	Rajasthan	Baran & Dholpur	4,700,000
2	Chhattisgarh	Rajnandagaon	1,161,974
3	Nagaland	Kiphire	7,200
4	Uttar Pradesh	Bahraich	2,100,000
5	Maharashtra	Osmanabad	3,950,000

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:

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/ No)	Benefit shared (Yes/ No)	Basis of calculating benefit shared
				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.

S. No.	Name of authority	Brief of the Case	Correction action taken
			NA

6. Detail of beneficiaries of CSR Projects

Sr No	CSR Project	No. of persons benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized group
1	Women Empowerment & Livelihood	71,893	100%
2	Education	17,165	100%
3	Health	114,256	100%

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.

At Capri, we are committed to deliver top-notch customer service. Hence various channels of communications are made available to customers like contact centre, branch walk-ins, care email ids, consumer app, social media etc, through which Customers can raise query, request, or complaints. Capri ensures ‘customer facing employees’ are trained to handle customers with empathy and are also equipped with tools to effectively assist Customers. With the right training to resources, Customer Service play a vital role in Capri’s strategy to uphold its ESG commitments and build customer loyalty & trust.

Contact Information Accessibility: We actively promote our customer care contact details to ensure customers can easily reach us for support. For Gold Loan inquiries, customers can call our toll-free number at +91 9179 121 021. For MSME and Home Loans, our toll-free number is 1800 102 1021. Customers can also reach us via email at nodalofficer@capriglobal.in and care@capriglobal.in.

Comprehensive Services: We have launched a Customer Portal App to enhance customer convenience. Through this app, customers can view their loan details, make EMI payments, raise service requests, and utilize a click-to-call feature to contact customer care directly.

Customer Feedback and Continuous Improvement: We actively seek customer feedback through surveys and direct communication channels to continually improve our services. This feedback loop helps us address any issues promptly and adapt our services to better meet customer needs.

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 2023-24			FY 2022-23		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of 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	
Other	275	8	All the 8 Open Complaints were closed by April 16, 2024.	284	3	All the 3 open complaints were closed by April 13, 2023.

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, the entity has a framework on cyber security and risks related to data privacy. Kindly refer to the link for further details

<https://cgcdn.capriloads.in/wp-content/uploads/2023/04/25145607/CGCL-Information-Cyber-Security-Policy-Draft-Ver-1.0.pdf>

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

Not applicable due to the nature of our business.

7. 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
- c. Impact, if any, of the data breaches - NA

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 is available at our branches. Further, our Corporate website also has information about our products and services www.capri loans.in
2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.
We periodically send awareness SMS to all existing customers with our Toll-Free Number and Care email ID for easy contact. Additionally, we have created an app to further simplify customer support access.
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, 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 the 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.