

Date: September 05, 2023

To,
Department of Corporate Services,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street
Mumbai - 400001
Scrip Code: 543333
ISIN: INE290S01011

To,
Listing Department,
National Stock Exchange of India Limited
Exchange plaza, Plot No. C/1, G Block
Bandra Kurla Complex, Bandra East,
Mumbai – 400051
Scrip Symbol: CARTRADE

Dear Sir/Madam,

Sub.: Business Responsibility and Sustainability Report for the Financial Year ended March 31, 2023

In terms of the requirements of Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copy of Business Responsibility and Sustainability Report (“**BRSR**”) of the Company for the Financial Year 2022-23.

The BRSR also forms the part of the Annual Report of the Company for the Financial Year 2022 23, submitted to the exchanges vide intimation dated September 05, 2023.

The BRSR is also made available on the website of the Company at <https://cartradetech.com/>

You are requested to kindly take the above information on record.
Thanking you,

Yours faithfully
For CarTrade Tech Limited

Lalbahadur Pal
Company Secretary and Compliance officer
Mem. No. A40812

Enclosed a/a

CarTrade Tech Limited

Reg. Off. & Corp. Off.: 12th Floor, Vishwaroop IT Park, Sector 30A, Vashi, Navi Mumbai 400705.

W: cartradetech.com | T: +91 22 6739 8888 | E: investor@cartrade.com | CIN: L74900MH2000PLC126237

Business Responsibility & Sustainability Reporting

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L74900MH2000PLC126237
2.	Name of the Listed Entity	CARTRADE TECH LIMITED
3.	Year of incorporation	2000
4.	Registered office address	12th Floor Vishwaroop IT Park, Sector 30A, Vashi, Navi Mumbai 400705
5.	Corporate address	12th Floor Vishwaroop IT Park, Sector 30A, Vashi, Navi Mumbai 400705
6.	E-mail	investor@cartrade.com
7.	Telephone	022-67398888
8.	Website	https://cartradetech.com/
9.	Financial year for which reporting is being done	FY23 (April 01, 2022 to March 31, 2023)
10.	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited (NSE) and BSE Limited (BSE)
11.	Paid-up Capital	₹ 46,84,43,170
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Lalbahadur Pal Contact No.: 022-67398888 Email ID: legal@cartrade.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).	Standalone

II. Products/services

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

S. No.	Description of the main activity	Description of business activity	% of the turnover of the entity
1	Operation of web-portals, online classified media and allied services.	Data Processing, hosting and related activities; web portal	100

15. 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	Operation of web-portals, online classified media and allied services.	63122	100

III. Operations

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

Location	Number of plants	Number of offices [^]	Total
National	NA*	4	4
International	NA*	-	-

* The Company is an automotive marketplace and does not undertake any manufacturing activity.

[^] The Company provides services to clients across the whole of India through its digital platforms.

Business Responsibility & Sustainability Reporting

17. Markets served by the entity:

a. Number of locations

Locations	Number
National^ (No. of States)	36 (28 states and 8 Union Territories)
International (No. of Countries)	-

^The Company, being an automotive marketplace, provides services to clients across the whole of India through its digital platforms.

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

2.75% (Income from Google Advert Inc, Google LLC, Microsoft Online Inc. and Pubmatic)

c. A brief on types of customers

CarTrade Tech Limited (“the Company”) is a multi-channel auto platform (online and offline marketplace) that offers a variety of solutions across the automotive transaction value chain such as the buying, selling, marketing, valuation, and financing of new and used cars, two-wheelers. Through our various platforms, we help customers, vehicle dealerships, vehicle OEMs, and other businesses to buy and sell their vehicles.

IV. Employees

18. Details as at the end of the Financial Year:

a. Employees (including differently-abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	945	708	75%	237	25%
2.	Other than Permanent (E)*	5	5	100%	0	0%
3.	Total employees^ (D + E)	950	713	75%	237	25%

As on March 31, 2023

* Other than permanent employees refers to consultants.

^ The entire workforce of the Company is categorised as ‘Employees’. Therefore, the information required in all sections in the ‘Workers’ category is not applicable to the Company.

b. Differently abled Employees:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
Differently-abled employees						
1.	Permanent (D)	0	0	0	0	0
2.	Other than Permanent (E)	0	0	0	0	0
3.	Total differently abled employees (D + E)	0	0	0	0	0

19. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	6	2	33.3%
Key Management Personnel *	3	1	33.3%

As on March 31, 2023

* Key Management Personnel are Chairman & Managing Director (MD), Executive Director & Chief Financial Officer (CFO), and Company Secretary (CS) & Compliance Officer

Business Responsibility & Sustainability Reporting

20. Turnover rate for permanent employees and workers

	FY 23			FY 22			FY 21		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	40.00%	59.84%	44.60%	33.17%	37.78%	34.14%	29.57%	35.20%	30.90%

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

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

S. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated in column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Shriram Automall India Limited	Subsidiary	55.43	No
2	CarTradeExchange Solutions Private Limited#	Subsidiary	55.43	No
3	Adroit Inspection Services Private Limited#	Subsidiary	55.43	No
4	Augeo Asset Management Private Limited#	Subsidiary	55.43	No
5	CarTrade Finance Private Limited	Subsidiary	100	No
6	CarTrade Foundation	Subsidiary	100	No

#Indirect subsidiary company (step down Subsidiary) of the Company.

VI. CSR Details

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

(ii) Turnover (in ₹): ₹ 156.67 cr

(iii) Net worth (in ₹): ₹ 1,998.45 cr

Note: CSR Expenditure not applicable as Two percent of Average net profit of the Company for last three financial years as per section 135(5) of the Act is negative.

Business Responsibility & Sustainability Reporting

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is receiveds	Grievance Redressal Mechanism in Place (If yes, then provide web link for grievance redress policy)	FY23			FY22		
		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
Communities	The Company has a Stakeholder Grievance Redressal Policy which defines the process and procedure for capturing and addressing grievances of all the stakeholders. The policy can be found on our website, on the below weblink: https://cartradetech.com/corporate-governance.html	0	0	No complaints were received	0	0	No complaints were received
Investors (other than shareholders)		0	0	No complaints were received	0	0	No complaints were received
Shareholders		10	0	There were no investor complaints pending for resolution at the end of the year	41	0	The Company's Registrar and Transfer Agent ("RTA") provides share transfer related services to shareholders. The Company's Stakeholders Relationship Committee of the Board monitors/oversees redressal of grievances of investors, including complaints related to transfer/transmission of shares, non-receipt of annual report, non-receipt of declared dividends, issue of new/ duplicate certificates, general meetings etc. There is a dedicated email id for receiving investor complaints: investor@cartrade.com. Details of investors complaints received are filed on a quarterly basis with the Stock Exchanges where the shares of the Company are listed.
Employees and workers		0	0	No complaints were received	0	0	The Company has framed Vigil Mechanism & Whistle Blower Policy and Code of Conduct, and ensures all employees abide by these.
Consumers		0	0	No complaints were received	0	0	The Company has a dedicated email ID viz. contact@cartrade.com, support@carwale.com, contact@carwale.com, and contact@bikewale.com for customers to register their grievance or complaints, if any.
Value Chain Partners		0	0	No complaints were received	0	0	The Company has a dedicated email ID i.e., contact@carwale.com for suppliers to register their grievance or complaints, if any.
OEMs		0	0	No complaints were received	0	0	The Company has a dedicated email ID OEMs contact@carwale.com for OEMs to register their grievance or complaints, if any.

Business Responsibility & Sustainability Reporting

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

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

S. No.	Material issue identified	Indicate whether risk or opportunity	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity
1	Human Capital Development	Risk/ Opportunity	<p>Opportunity: Our skilled employee base is instrumental towards the Company's leadership position in the automotive marketplace space. A motivated talent pool with strong business and technical expertise helps deliver high quality products/ services and innovation. We consistently invest in the growth and development of our employees to harmonise the expectations of our human capital with those of the Company's growth strategy.</p> <p>Risk: Constant upskilling of the workforce is critical to build capabilities to navigate the evolving technological and business landscape. Inadequate human capital development and lack of skillset can lead to business disruption in such cases. Additionally, there exists strong market demand for skilled and experienced talent which poses a risk of high attrition and flight of talent.</p>	<p>We have put in place a robust mechanism to identify and recruit talent with required skills from leading engineering institutions and business schools as well as through internal employee referrals and independent external agencies.</p> <p>We have adopted competitive compensation framework and we benchmark our employee benefits and salary to ensure that our practices are in line with best industry standards.</p> <p>Our Learning and Development (L&D) programme is aimed at promoting career growth, leadership development, and gaining technical as well as soft skills through regular workshops and training sessions.</p> <p>We have an equal opportunity culture that fosters diversity and inclusion within our workforce. We also have a transparent grievance redressal mechanism for managing employee concerns.</p> <p>We also engage with our employees at regular intervals to seek their feedback on HR policies and practices and take corrective actions, wherever necessary.</p>	<p>Positive: Development and retention of skilled talent helps business growth, productivity and innovation.</p> <p>Negative: High attrition can impact productivity, efficiency and innovation which leads to business disruption and negative financial impact.</p>

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S. No.	Material issue identified	Indicate whether risk or opportunity	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity
2	Consumer satisfaction	Opportunity	Opportunity: Consumers lie at the heart of any business strategy, thus incorporating consumer centricity is the only viable approach to achieve growth.	We have incorporated Consumer centricity within all our policies, practices, and strategies. We stress extensively on engagement with consumer and seek feedback to redefine our offerings. We ensure that the Consumer facing employees are well trained to effectively handle the needs and concerns of our Consumers and ensure their satisfaction with our products and services.	Positive: High Consumer satisfaction can lead to strong business growth. It can also help create a strong brand reputation and a loyal Consumer base who could be potential market for Company's other existing/new products and services.
3	Data privacy & Cybersecurity	Risk	Risk: Cyber-attacks and data breaches are becoming major risks due to increasing digitisation and large-scale use of technology and its integration across platforms. Vulnerable systems can compromise the security of intellectual property or critical data as well as confidential information of stakeholders, including personally identifiable information (PII) which could damage Company's trust and reputation.	<p>We are constantly in the process of strengthening our digital infrastructure in terms of technical safeguards and ongoing monitoring of new and existing threats.</p> <p>We have adopted a robust cybersecurity and data management framework and controls which is supervised by the Board and the senior management. We also regularly review our data and IT security policies and procedures and also conduct training and awareness sessions for our stakeholders to better equip them in dealing with instances of cyber-attacks and data breaches.</p> <p>We design our platforms, offerings, and policies to facilitate compliance with evolving privacy and data security laws and regulations. Additionally, we have also procured a Cyber Insurance Policy for our system.</p>	Negative: Weak data governance can result in data breaches which can damage reputation and impact business growth. It could also lead to legal liabilities which could result in additional financial burden. Investments in technology and digital infrastructure to strengthen IT systems will result in increased operational costs.

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S. No.	Material issue identified	Indicate whether risk or opportunity	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity
4	Technology/ Digital adoption	Risk/ Opportunity	<p>Opportunity: State-of-the-art technological infrastructure helps the business stay ahead of the curve.</p> <p>Risk: Rapid technological change, changes in user and customer requirements and preferences, frequent introduction of new services and products embodying new technologies, including apps, and the emergence of new industry standards and practices that could render our existing websites, apps and technology obsolete.</p>	We have invested heavily in our technological capabilities across our platforms. We have an advanced and sophisticated technology platform. Our technology platforms are both scalable and vertically integrated across the entire value chain, which allows us to address each step of the vehicle life cycle. The end-to-end technology platforms largely developed by our in-house team allow us to offer a seamless solution to our customers.	<p>Positive: Sophisticated technology helps improve efficiency levels and scaling up of business thereby helping growth. It also helps us provide a better experience and more value to our customers.</p> <p>Negative: Lack of adequate technological infrastructure can result in business becoming uncompetitive</p>
5	Energy management	Risk/ Opportunity	<p>Opportunity: Improvement in energy efficiency levels helps reduce carbon footprint and reduces operational costs.</p> <p>Risk: Energy management has assumed paramount importance considering the concerns surrounding increasing carbon emissions and climate change. Recognition of this risk has also meant evolution of stringent climate and environment related regulations which need to be adhered to.</p>	Even though our business operations are not energy intensive in nature, we are committed to curtail energy consumption and improve energy efficiency levels within our operations. We are exploring initiatives like sensor-based lighting, green building certification, etc. to reduce consumption within our office spaces and also considering other avenues.	<p>Positive: Energy efficiency and cost savings in the longer run, leading to more profitability</p> <p>Negative: Upfront cost to be expended towards efficiency initiatives in the short term</p>
6	Circular Economy and promotion of reuse/ refurbishment	Opportunity	<p>Opportunity: Resale of used vehicles is one of business segments of the Company. Wider adoption of circular economy fosters innovation and design of products (vehicles) designed for extended use through repair, refurbishment, or remanufacturing.</p>	The Company is committed to create an environment of trust through our infrastructure, processes, and 4S (Sure, Secure, Safe, Smart) promise to guarantee quality of used vehicles sold on our platforms. The Company also promotes the used vehicles through strong focus on advertisement and marketing.	Positive: Encouraging circular economy initiatives can lead to expansion of market opportunities for reused vehicles
7	Community engagement	Opportunity	<p>Opportunity: We look at community engagement through corporate social responsibility (CSR) as an opportunity for the Company to partake in the country's socio-economic development.</p>	The Company is committed to implement a comprehensive CSR programme which benefits the community on multiple fronts and adequately disclose the impact generated by our projects as required by law. We also plan to put in place a mechanism to gather feedback basis which corrective actions can be taken, if any.	Positive: Implementing an effective CSR programme will help us build brand reputation and trust as we fulfil our social obligation.

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SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	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	https://cartradetech.com/corporate-governance.html Some of them are available on the Intranet portal of the Company, which are accessible only to the employees, However, all the relevant policies are made available on need basis to the respective stakeholders.								
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)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
4. Name of the national and international codes/certifications/ labels/ standards adopted by your entity and mapped to each principle.	NGRBC	NGRBC	NGRBC	NGRBC	NGRBC	NGRBC	NGRBC	NGRBC	NGRBC
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	<ul style="list-style-type: none"> • Zero cases of fines / penalties / punishment from any regulatory/ enforcing agency in reporting year. 	<ul style="list-style-type: none"> • Increase awareness about the benefits of EVs to our consumer and stakeholders at large. 	<ul style="list-style-type: none"> • Zero fatalities • Ensure 100% assessment of offices on health and safety, and working conditions every year 	<ul style="list-style-type: none"> • 100% adherence to concerns raised by stakeholders 	<ul style="list-style-type: none"> • Zero complaints on human rights related issues 	<ul style="list-style-type: none"> • Ensure 100% recycling of e-waste from our operations. 	<ul style="list-style-type: none"> • Zero adverse orders from regulatory authorities for anti-competitive conduct 	<ul style="list-style-type: none"> • Increase of our overall procurement from small businesses, wherever possible. 	<ul style="list-style-type: none"> • Zero consumer complaints • Zero data privacy breach of consumers
6. Performance of the entity against the specific commitments, goals, and targets along-with reasons in case the same are not met.	<ul style="list-style-type: none"> • All employees are made aware about the Anti-Bribery & Anti-Corruption Policy and Code of Conduct. • There were no cases of fines & penalties on any account in the reporting year. 	<ul style="list-style-type: none"> • Published opinion articles/ promotion material or posts on the benefits of EVs. 	<ul style="list-style-type: none"> • Plans to get 100% of offices assessed on health & safety and working conditions every year 	<ul style="list-style-type: none"> • We captured all stakeholder feedbacks and ensured 100% grievance redresser of all stakeholders. 	<ul style="list-style-type: none"> • No complaints were received on any human rights issue in the reporting year. 	<ul style="list-style-type: none"> • Installed two EV charging stations at our Vashi office. • Zero e-waste scrappage during the reporting year. 	<ul style="list-style-type: none"> • No adverse orders from regulatory authorities received in the reporting year. 	<ul style="list-style-type: none"> • Provided preference for procurement from small businesses for relevant supplies. 	<ul style="list-style-type: none"> • Zero consumer complaints reported in the reporting year. • No data privacy breach of consumers reported in the reporting year.

Business Responsibility & Sustainability Reporting

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
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7. Statement by director responsible for the business responsibility report, highlighting ESG -related challenges, targets, and achievements

For the Company sustainability is not just a business imperative, but is at the core of our business model. We empower Indian, smaller businesses such as vehicle dealers, most of whom are local in terms of size and reach, to access a pan-India ecosystem. By bringing transparency, liquidity, and simplicity to the Indian vehicle market, we make this market accessible for everyone. Consumers use our portals to research their used or new vehicle purchase online, reducing the need to visit dealerships and thus carbon footprint created during the vehicle buying process. We also educate consumers on the fuel efficiency and provide information on fuel efficient options for the vehicles that they are interested in purchasing.

We have a highly qualified and diversified Board and the CSR Committee of the Board which oversees the Company's ESG journey. During the year we further advanced our focus on integrating Environmental, Social and Governance (ESG) principles into our day-to-day operations. In line with our commitment to transparent and ethical business conduct, we took steps to strengthen our policies, practices and management systems to strengthen our commitments towards sustainability. We conducted an ESG materiality assessment to identify topics material to the Company and sector to help us outline our priorities for the future and devise a roadmap to achieve the targets set. We also carried out a baseline assessment of our greenhouse gas (GHG) emissions (Scope 1 & Scope 2).

Going forward, we plan to integrate ESG risks into our Enterprise Risk Management (ERM) framework. We are also committed to build on the current achievements by setting time-bound aspirational targets on various social and environmental parameters to continue to create value for all our stakeholders. We will further our commitment to adhere to the principle of providing quality service to our customers. We are focused on development and growth of our employees with strong emphasis on refining policies and practices related to Learning & Development, Compensation, Employee Wellbeing, and Employee Engagement.

Reference should also be made to our Sustainability report which carries an exhaustive list of our ESG related challenges, targets and achievements.

8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Ms. Aneesha Bhandary Executive Director and CFO DIN 07779195
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability-related issues? If yes, provide details	Yes CSR committee of the Board reviews the Company's performance on sustainability-related activities, performance and targets on an annual basis. The CSR committee is represented by the below members: Ms. Aneesha Bhandary (Chairperson, Executive Director) Mr. Vivek Gul Asrani (Member, Independent Director) Mr. Vinay Vinod Sanghi (Member, Executive Director) Risk Management Committee of the Board assesses the risks pertaining to ESG and certain principles of BRSR.

10. Details of Review of NGRBCs by the Company:

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

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.	P1	P2	P3	P4	P5	P6	P7	P8	P9
	No	No	No	No	No	No	No	No	No

* An internal assessment of the working of the BRSR policies has been conducted. In due course, the Company shall have an external assurance on the same as well.

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

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/ No)	This question is not applicable since the answer to Q.1 is "yes".								
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)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

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SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the Principles during the financial year:

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	4	During the year, the Company provided updates to the Board of Directors and its committees covering recent developments regarding strategy, operations, regulations, economy, industry and business environment, risk management, technology and corporate governance along with NGRBC principles which included topics like Code of Conduct, Anti-Bribery & Anti-Corruption, Prevention of Sexual Harassment at Workplace, etc.	100%
Key Managerial Personnel	4	During the performance review for each quarter, the Company provided updates to the KMPs covering recent developments regarding stakeholder management, grievance redressal, risk management, data security, hiring, human resources management and corporate governance along with NGRBC principles which included topics like Code of Conduct, Anti-Bribery & Anti-Corruption, Prevention of Sexual Harassment at Workplace, etc.	100%
Employees other than BoD and KMPs	38	During the year, the Company provided training to its employees on conflict management, leadership skills, Code of Conduct, data privacy, and Company's policy framework along with NGRBC principles which included topics like Code of Conduct, Anti-Bribery & Anti-Corruption, Prevention of Sexual Harassment at Workplace, etc.	100%

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:

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:

NIL

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 an Anti-Bribery and Anti-Corruption Policy reflects our commitment to conduct business dealings based on values of integrity and fairness and emphasises on our "Zero Tolerance" approach to bribery and corruption. Further, the Company's Whistle Blower policy provides a mechanism under which an employee/director of the Company may report unethical behaviour, suspected or actual fraud, violation of code of conduct and personnel policies of the Company. The Vigil Mechanism ensures standards of professionalism, honesty, integrity and ethical behaviour. The Policies are available on our website at <https://cartradetech.com/corporate-governance.html>

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

NIL

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

NIL

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

Since no complaints were received, no corrective actions were necessary.

Leadership Indicators

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

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

Management has plans to conduct awareness programme for value chain partners in the coming years. These programmes will aim to educate, engage our value chain partners on the 9 principles of BRSR, facilitating a shared understanding and commitment to sustainable and responsible business practices throughout the value chain.

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

Yes, we have put in place processes and guidelines to deal with conflict of interests through our Code of Conduct and other polices. Every Director of the Company is required to disclose their concern or interest in all companies, businesses or undertakings and any change therein, annually or upon any change, including their shareholding which is placed before the Board and taken on record. In case of Independent Directors, during the term of appointment, they are expected not to take up directorship in any company (whether in India or abroad) engaged in the same or similar businesses as that of the Company or in a company, business or undertaking which competes or is likely to compete with the Company or which could otherwise potentially give rise to a conflict with his/her duties with the Company. In adherence to the Company's Act, 2013, the Directors do not participate in any discussions on agenda items, in which they are interested parties to refrain from any conflict-of-interest situations.

The Directors, on an annual basis, provide an affirmation that they have complied with the Company's Code of Conduct for the financial year and that there were no instances of conflict-of-interest during the year. The Company also ensures that there is no material, financial and commercial transactions with the Company's Directors, Key Managerial Personnel or their relatives, which may have potential conflict with the interests of the Company at large.

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.**

	FY23	FY22	Details of improvements in environmental and social impacts
R&D	0%	0%	Not applicable
Capex	0%	0%	Considering the nature of our business operations our capex investments are largely towards IT infrastructure like equipment and software to augment our digital initiatives which in turn help improve quality of service to our customers and also reduce our environmental footprint.

Business Responsibility & Sustainability Reporting

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

Yes. We are a digital marketplace and thus do not source raw materials.

However, the Company has formulated a sustainable sourcing policy ensuring our commitment to sourcing which is transparent, managing health and safety risks, and minimising the environmental impact of our value chain. We expect all our suppliers to operate in accordance with the principles as outlined in this Policy in addition to following the necessary social, business integrity, and environmental sustainability standards.

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

We intend to source sustainable, wherever applicable, as per requirements of our business operations on best effort basis.

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.

Not applicable since the Company does not manufacture/ sell any tangible products.

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.

Not applicable considering the type of business operations

Leadership Indicators

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

Given that our business operations do not entail production / selling of tangible products, Life Cycle Perspective / Assessments (LCA) is not applicable.

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

Name of Product / Service	Description of the risk / concern	Action Taken
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Not Applicable

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 23	FY 22

Not applicable since we don't manufacture / sell any tangible products

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

	FY 23			FY 22		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed

Not applicable since we don't manufacture / sell any tangible products

Business Responsibility & Sustainability Reporting

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
Not applicable since we don't manufacture / sell any tangible products	

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	708	544	77%	544	77%	0	0%	708	100%	0	0%
Female	237	119	50%	119	50%	237	100%	0	0%	0	0%
Total	945	663	70%	663	70%	237	25%	708	75%	0	0%
Other than Permanent employees											
Male	5	0	0%	0	0%	0	0%	0	0%	0	0%
Female	0	0	0%	0	0%	0	0%	0	0%	0	0%
Total	5	0	0%	0	0%	0	0%	0	0%	0	0%

2. Details of retirement benefits.

Benefits	FY 23			FY 21		
	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.)
Provident Fund	98%	-	Yes	97%	-	Yes
Gratuity	100	-	Yes	100	-	Yes
ESI*	17	-	Yes	7	-	Yes

*Applicable for specific set of employees pursuant to Employees' State Insurance Act, 1948.

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.

Yes, our offices have been made accessible to accommodate employees with disabilities so that their access to Company's facilities is not constrained. Accessibility factor has been considered in the design and layout of our offices to ensure that they are easily accessible, as per the requirements of the Rights of Persons with Disabilities Act, 2016. The Vashi office is equipped with ramps and elevators as well as wheelchairs to facilitate smooth movement for employees with disabilities. Given the nature of our business operations, we strive to ensure that our technology infrastructure and systems are aligned with the needs of the employees 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 is committed to ensure that our workforce is representative of all sections of the society by providing equal and fair opportunities in employment and fostering an inclusive workplace in which all employees are treated with respect and dignity. The Policy is available on the Intranet portal of the Company, which is accessible only to the employees.

Business Responsibility & Sustainability Reporting

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

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

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 Employees	Yes	<p>The Company strives to create a workplace that is inclusive of individuals belonging to any race, religion, sex, colour, caste, creed, age, nationality, ethnic origin, marital status, sexual orientation and disability. The Company does not tolerate any form of discrimination, harassment, workplace bullying, and retaliation.</p> <p>We foster a culture where employees can freely highlight their concerns with the management and/or Human Resources. The Company has a grievance redressal procedure for all employees. Any aggrieved employee can approach his immediate superior with his grievance. If the grievance is not redressed, it can be escalated up the hierarchy. The HR department ensures that all grievances are resolved within a reasonable period.</p> <p>The Company has in place a Whistle Blower mechanism, which is governed by the Vigil Mechanism & Whistle Blower Policy. There is a governance mechanism in place to ensure confidentiality and protection of whistle blower from any harassment or victimisation like retaliation, threat or intimidation of termination/suspension of service.</p> <p>The Company also has in place a policy for prevention of sexual harassment in accordance with the requirements of the Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act, 2013.</p>
Other than Permanent Employees	Yes	

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

Category	FY 23			FY 22		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)
Total Permanent Employees						
Male	708	0	0%	522	0	0%
Female	237	0	0%	134	0	0%
Total	945	0	0%	656	0	0%

Business Responsibility & Sustainability Reporting

8. Details of training given to employees and workers:

Category	FY 23					FY 22				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (A)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (B)	% (B / A)	No. (C)	% (C / A)
Employees										
Male	713	706	99%	567	80%	525	519	99%	445	85%
Female	237	236	100%	201	85%	134	134	100%	107	80%
Total	950	942	99%	768	81%	659	653	99%	552	84%

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

Category	FY 23			FY 22		
	Total (A)	No. (B)	% (B / A)	Total (A)	No. (B)	% (B / A)
Employees						
Male	713	713	100%	525	525	100%
Female	237	237	100%	134	134	100%
Total	950	950	100%	659	659	100%

10. Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? If yes, the coverage such system

Yes, given the nature of our business operations, we work out of offices that are not prone to health and safety risks.

However, we have formulated an organisation-wide Health & Safety (H&S policy) to create a safe and healthy working environment at all our offices. All offices are equipped with safety systems like fire detection, fire extinguishers, safe means of escape, assembly point, etc. Clear instructions and safety protocols are laid down and communicated to all employees through health and safety awareness sessions and visual materials like posters. Compliance of the safety systems is regularly verified. We also have in place first aid facilities and health check-up camps organised on a regular basis.

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

Given the nature of our business operations, we work out of offices that are not prone to work-related health and safety hazards.

We rely on our H&S management system to identify and assess work-related risks and hazards. It identifies the potential safety risks, reviews existing safeguards and suggests mitigation measures for these risks. We ensure to document the risks and hazards identified along with their causes, consequences and mitigation measures. We regularly provide health and safety trainings to update employees on the various potential risks & hazards in an office environment such as fire hazards, safe usage of stairs/elevators, basic first aid training, etc.

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

Yes, we have processes in place for employees to report work-related hazards and it is included in the H&S Manual. Additionally, we conduct safety trainings, mock drills, etc for raising awareness of the employees on a routine basis.

d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services?

Yes, employees / workers have access to non-occupational medical and healthcare services which include group medical insurance, accidental insurance, free medical consultations, etc.

Business Responsibility & Sustainability Reporting

11. Details of safety related incidents:

Safety Incident/Number	Category	FY 23	FY 22
Lost Time Injury Frequency Rate (LTIFR) per one million-person hours worked)	Employees	0	0
	Workers	0	0
Total recordable work-related injuries	Employees	0	0
	Workers	0	0
No. of fatalities	Employees	0	0
	Workers	0	0
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	0	0

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

The Company has put in place various measures to ensure a safe and healthy working environment for all employees. The Company has implemented a rigorous approach to identifying, assessing, mitigating and monitoring safety-related risks. We regularly identify areas for improvement and take corrective action to prevent their recurrence with the goal of creating a safe working environment. We provide frequent training programmes on standard safety measures and best practices are communicated to all employees. We adhere to comprehensive security & safety guidelines and have equipped our offices with safety systems like fire detection, fire extinguishers, safe means of escape, assembly point, first-aid kits, etc.

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

	FY 23			FY 22		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0	NA	0	0	NA
Health & Safety	0	0	NA	0	0	NA

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	-
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:

Assessment of the Company's H&S framework and the working conditions did not highlight any significant risks or concerns. The Company has in place the mechanism to take corrective actions, whenever such risks and concerns arise. We continuously strive to ensure the best standards of safety for our employees through regular risk assessment exercise and providing adequate trainings.

Leadership Indicators

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

	(Y/N)
Employees*	Y
Workers	NA

*Note: Cover death due to accident.

Business Responsibility & Sustainability Reporting

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

The Company has checks and balances in place to ensure that the value chain partners are compliant with the provisions of the labour laws and are deducting and depositing the necessary statutory dues on time with the authorities. We prioritise the deduction and deposit of statutory dues including ESIC and PF each month to maintain compliance with regulations. We also ensure that we work with the value chain partners who are compliant with GST regulations.

We have put in place appropriate terms & conditions in our contracts/ agreements with our value chain partners and conduct audits, wherever required.

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

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 22	FY 22	FY 23	FY 22
Employees	0	0	0	0
Workers	0	0	0	0

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

Yes, we facilitate an internal job postings (IJP) program for employees to explore opportunities across domains within the organization. There were no retirements or termination of employment during the reporting year for which transition assistance was necessitated.

5. Details on assessment of value chain partners:

Presently we do not assess health and safety practices of our value chain partners. However, we have formulated a sustainable sourcing policy recently under the purview of which we will be evaluating suppliers' compliance with identified environment and social norms.

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	0%
Working Conditions	0%

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.

Presently we do not assess health and safety practices of our value chain partners. However, we intend to implement an assessment process to evaluate our value chain partners in these areas, to help us to consider and address any potential risks or concerns related to health and safety practices and working conditions throughout our value chain.

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

Essential Indicators

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

The Company identifies stakeholders based on the Value Chain of the businesses and how they influence the Company. We see stakeholders are those individuals or groups of individuals who are directly or indirectly affected by operations, as well as those who have interests in business operations of the Company or have abilities to influence business operations and outcomes of those operations. Internal and external stakeholders have been identified that have a direct impact on the operations and working of company. The process of identifying these key stakeholders considers input and feedback from various departments within the organisation, as well as senior management. This collaborative approach ensures that a comprehensive assessment is made to identify the stakeholders who hold the most importance and influence in relation to the Company's activities.

Business Responsibility & Sustainability Reporting

The Company recognises that active cooperation of stakeholders is essential for a strong and sustainable business performance. We have formulated a Stakeholder Engagement policy, on the principles of transparency and equitable treatment that favours a consultative and collaborative engagement with all stakeholders, using effective and responsive communication that makes it possible to forge relationships based on ongoing trust. By engaging in this process, the Company effectively manages its relationships and engages with key stakeholders to meet their expectations and address their concerns.

This policy lays out a systematic approach towards management of stakeholder engagement practices and processes to maximise value for both the stakeholders and the Company and outlines the principles for identifying stakeholders, engaging and managing stakeholders.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Internal stakeholders- Employees, Workers, KMPs, BoDs	No	<ul style="list-style-type: none"> Employee Engagement surveys Trainings Personal interactions (including performance appraisal discussions) Internal magazines/ newsletters Departmental meetings Townhall meetings Familiarisation programmes for Board members 	Others - need based	<p>We regularly engage with employees to discuss various topics like employee benefits, employee recognition, performance review and career development, long-term strategy plans, Learning and Development, health and safety initiatives and addressing queries about policies and practices.</p>
Consumers	No	<ul style="list-style-type: none"> Consumer Satisfaction survey Consumer feedback Personal interactions Marketing and advertising activities Company website and email 	Others - need based	<p>We regularly engage with our consumers to update on new products and services through advertising and marketing activities.</p> <p>We regularly interact with consumers to resolve their queries with regards to use of our products and services.</p> <p>We also periodically assess consumers satisfaction through surveys and to understand the grievances of consumers and take their feedback on our products and services.</p>
Suppliers	No	<ul style="list-style-type: none"> One-on-one negotiations and meetings Surveys 	Others - need based	<p>We regularly engage with suppliers to discuss payment terms, infrastructure, resolving queries and payment of statutory dues.</p>

Business Responsibility & Sustainability Reporting

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
OEMs	No	<ul style="list-style-type: none"> Personal interaction Project based discussions Newsletters Research report 	Others - need based	We engage with our OEMs to deliberate and decide on our offerings and the details around the same. We also engage with them to resolve queries and address issues highlighted in consumer feedback.
Investors and shareholders	No	<ul style="list-style-type: none"> Annual General Meetings Earnings calls Annual Reports Investor meets Email broadcasts and intimation Individual meetings with financial media, shareholders and analysts 	Others- Need-based/Quarterly/ Annually	We regularly engage with investors and shareowners to update on the information having a bearing on the performance/ operations of the Company including price sensitive information. It also includes updating about various statutory requirements with respect to their shareholding in the Company, addressing shareholders' queries at the General Meetings, earnings call with institutional investors/ analysts in respect of quarterly/ half-yearly/annual financial results.
Communities	No	<ul style="list-style-type: none"> Surveys Personal interaction Project based discussions CSR activities 	Others- need based	We have mechanism in place to engage with the community to further their advancement by reducing social and economic inequalities.
Government and Regulatory Authorities	No	<ul style="list-style-type: none"> Need based engagements with national, state and local/ municipal officials Participation in industry and regulatory forums, meetings between regulators, and our board and management. 	Others- need based	We engage with regulatory bodies to discuss rules, regulations and policies affecting the industry and sharing our point of view.
Media	No	<ul style="list-style-type: none"> Media briefings Press releases Marketing communication Written and telephonic interactions 	Others- need based	Engagement with media is done to address business-related queries, share updates about the Company, new services announcements, views on industry landscape, etc
Dealers/ Business partners	No	<ul style="list-style-type: none"> Surveys One-on-one negotiations and meetings 	Others- need based	We engage with our dealers/ business partners to deliberate and decide on our offerings and the details around the same. We also engage with them to resolve queries and address issues highlighted in consumer feedback.

Business Responsibility & Sustainability Reporting

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.**

The feedback received from consultations with the identified stakeholders through the formally outlined Stakeholder engagement framework is presented by management to the Stakeholder Relationship Committee (SRC) of the Board. It also provides supervises the mechanism for addressing grievances and complaints from stakeholders and aligning Stakeholder priorities with the Company’s business strategy. The SRC updates the Board on compliance status on a yearly basis and the suggestions by the Board are then implemented. The CSR committee also undertakes responsibility for sustainability related matters and deliberates on key environmental and social issues and action plans.

- 2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics. If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.**

We believe in the importance of stakeholder consultation to identify and manage environmental and social issues. We have put in place a mechanism to engage with our stakeholders on a regular basis to address their concerns and issues. We believe this stakeholder engagement is essential to building trust among our stakeholders and align with their needs and expectations. We engage with our internal and external stakeholders to have an improved understanding of the issues that directly influence our ability to effectively deal with the risks the organisation and leverage on the opportunities available to us. We ensure that we incorporate the inputs and feedback received through these consultations while formulating our policies and practices. This aids the Company in effectively addressing key environmental and social issues relevant to our operations, and drive business sustainability in general.

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

We regularly engage with all our stakeholders including those from the vulnerable/ marginalized groups in accordance with the our Stakeholder Engagement Policy and Stakeholder Grievance Redressal Policy.

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:**

Category	FY 23			FY 22		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (A)	No. of employees / workers covered (B)	% (B / A)
Employees						
Permanent	945	945	100.00%	0	0	0%
Other than permanent	5	5	100.00%	0	0	0%
Total	950	950	100.00%	0	0	0%

Business Responsibility & Sustainability Reporting

2. Details of minimum wages paid to employees and workers:

Category	FY 23					FY 22				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (A)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (B)	% (B / A)	No. (C)	% (C / A)
Employees										
Permanent										
Male	708	-	-	708	100%	522	-	-	522	100%
Female	237	-	-	237	100%	134	-	-	134	100%
Other than Permanent										
Male	5	-	-	5	100%	3	-	-	3	100%
Female	-	-	-	-	-	-	-	-	-	-

3. Details of remuneration/salary/wages:

Gender	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	4	812,500	2	5,556,386
Key Managerial Personnel	2	33,071,520	1	10,087,771
Employees other than BoD and KMP	706	473,887	236	323,227

- Mr. Vinay Vinod Sanghi, Chairman & Managing Director and Mrs. Aneesa Bhandary, Executive Director & CFO are consider at both head in the above table under "Board of Direstors" and "Key Managerial Personnel"; and
- For remuneration to Non-executive Director sitting fee are consider for calculation of Median remuneration/ salary/ wages of respective category.

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. All grievances, including human rights related grievances, are addressed through the formal procedure laid down in the Stakeholder Grievance redressal policy. The policy can be found on our website <https://cartradetech.com/corporate-governance.html>

The Company also has in place a policy for prevention of sexual harassment in accordance with the requirements of the Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act, 2013.

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

The Company remains committed to respect and protect human rights. We maintain zero tolerance towards any violation or misconduct on grounds of misdemeanour. Our Company's Code of Conduct and policies like Human Rights Policy, Prevention of Sexual Harassment Policy, Vigil Mechanism & Whistle Blower Policy and other social policies cover human rights aspects and compliance.

Our Stakeholder Grievance redressal policy outlines the mechanism redressing all grievances, including human rights concerns. Stakeholders can record their grievances via email, phone or in writing to the designated Stakeholder contact officers. For effective and efficient grievance management, the Company has dedicated E-mail IDs icc@carwale.com, contact@cartrade.com, support@carwale.com, contact@carwale.com, and contact@bikewale.com. The Company Secretary has been designated as Compliance Officer who is the authority responsible for the implementation, monitoring and review of the grievance redressal policy.

The stakeholder contact officer along with the grievance owner department is responsible for investigating the grievance and are mandated to create an action plan outlining the steps to be taken to resolve the grievances including identifying roles and responsibilities for assigning actions and monitoring the actions undertaken. The resolution and closure of the grievance is documented over an email and stakeholder would be provided a link to share their feedback.

Business Responsibility & Sustainability Reporting

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

	FY 23			FY 22		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	0	0	NA	0	0	NA
Discrimination at workplace	0	0	NA	0	0	NA
Child Labour	0	0	NA	0	0	NA
Forced Labour/ Involuntary Labour	0	0	NA	0	0	NA
Wages	0	0	NA	0	0	NA
Human Rights Issues	0	0	NA	0	0	NA

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

Company's Vigil Mechanism and Whistle-blower policy ensures that the whistle-blower and/or the person processing the protected disclosure shall be protected from harassment, victimisation or use of any other unfair employment practice against them. Moreover, the chairperson of the Audit Committee has been entrusted with the responsibility of ensuring that actions or threats are treated as a separate Protected Disclosure, and he/she should investigate the same accordingly and may also recommend appropriate steps to protect the Whistle-blower from exposure to such retaliatory action and ensure implementation of such steps for the Whistle-blower's protection.

8. Do human rights requirements form part of your business agreements and contracts?

Yes, we make the best possible effort to ensure that our business contracts are in adherence with the all the applicable human rights regulations and best practices.

9. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	0%
Forced/involuntary labour	0%
Sexual harassment	0%
Discrimination at workplace	0%
Wages	0%
Others – please specify	0%

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

Not Applicable

Leadership Indicators

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

The Company did not receive any human rights complaints during the reporting year and thus, no modifications or changes were required in the business processes to address such matters

However, we review and amend our policies and procedures regularly to ensure effectiveness of our systems to address various concerns and issues. We also ensure that our policies and procedures are communicated effectively to employees

Business Responsibility & Sustainability Reporting

through trainings and employee handbook.

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

No human rights due diligence exercise was conducted during the reporting year. However, we are cognisant of the valuable role that business can play in the protection of human rights of its stakeholders as well as the society at large. We are committed to respecting and protecting human rights of our employees, suppliers, business partners, customers and communities.

We strive to ensure effectiveness of our policies and procedures to avoid occurrence of human rights violations. Going ahead, we intend to conduct effective human rights due diligence to identify, assess and mitigate potential human rights concerns.

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

Yes, our offices have been made accessible to accommodate visitors with disabilities, in accordance with the Rights of Persons with Disabilities Act, 2016. Accessibility factor has been considered in the design and layout of our offices to ensure that they are easily accessible. Our Vashi office is are equipped with ramps and elevators as well as wheelchairs to facilitate smooth movement for visitors with disabilities.

4. Details on assessment of value chain partners:

We are in process of formulating an assessment mechanism under the purview of our sustainable sourcing policy, to evaluate our value chain partners on various human rights issues such as sexual harassment, discrimination at workplace, child labour, forced labour/involuntary labour and wages etc. We intend to disclose the required information in the coming years as and when we conduct these assessments.

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	0%
Discrimination at workplace	0%
Child Labour	0%
Forced Labour/Involuntary Labour	0%
Wages	0%

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

Presently we have not conducted assessments of our value chain partners. However, we plan to conduct such assessments to identify and address any significant risks or concerns that may arise from these assessments and help us take appropriate corrective actions to mitigate any risks or concerns identified.

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

Essential Indicators

1. Details of total energy consumption (Gigajoules) and energy intensity:

Parameter	FY 23	FY 22
Total electricity consumption (A)	1,617	1,198
Total fuel consumption (B)	25	17
Energy consumption through other sources (C)	-	-
Total energy consumption (A+B+C)	1,642	1,215
Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees) (GJ/₹)	0.000001	0.000001

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

No

Business Responsibility & Sustainability Reporting

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? 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.

Not applicable

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

Parameter	FY 23	FY 22
Water withdrawal by source (in kilolitres)		
(i) Surface water	0	0
(ii) Groundwater	394	445
(iii) Third party water	4,176	2,187
(iv) Seawater / desalinated water	0	0
(v) Others	0	0
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	4,570	2,632
Total volume of water consumption (in kilolitres)	4,570	2,632
Water intensity per rupee of turnover (Water consumed / turnover) (KL/₹)	0.0000029	0.0000021

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

No

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

The Company recognises the importance of water for our overall business continuity and fully understand the impacts of untreated wastewater on the environment. At present, our office building in Vashi is equipped with Sewage Treatment Plant (STPs).

5. Please provide details of air emissions (other than GHG emissions) by the entity:

Parameter	Please specify unit	FY 23	FY 22
NOx	-	-	-
SOx	-	-	-
Particulate matter (PM)	-	-	-
Persistent organic pollutants (POP)	-	-	-
Volatile organic compounds (VOC)	-	-	-
Hazardous air pollutants (HAP)	-	-	-
Others – please specify	-	-	-

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

No

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

Parameter	Unit	FY 23	FY 22
Total Scope 1 emissions	Metric tonnes of CO2 equivalent	241.68	250.21
Total Scope 2 emissions (Co2)	Metric tonnes of CO2 equivalent	301.76	223.44
Total Scope 1 and Scope 2 emissions per rupee of turnover	Metric tonnes of CO2 equivalent / ₹ of turnover	0.00000035	0.00000038
Total Scope 1 and Scope 2 emission per Full Time Employee (FTE)	Metric tonnes of CO2 equivalent / employee	0.68	0.74

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

No

Business Responsibility & Sustainability Reporting

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

Though our GHG emissions are minimal, we are in the process of assessing the effective ways further reduce our carbon footprint. We have managed to reduce our per capita electricity consumption during the reporting year. We plan to further reduce our electricity and fuel consumption. We are also exploring feasibility of adding EVs to our fleet and procuring International Renewable Energy Certificates (IRECs) and purchasing carbon offsets in the longer run.

8. Provide details related to waste management by the entity:

Parameter	FY 23	FY 22
Total Waste generated (in metric tonnes)		
Plastic waste (A)	0	0
E-waste (B)	0	1.75
Bio-medical waste (C)	0	0
Construction and demolition waste (D)	0	0
Battery waste (E)	0	0
Radioactive waste (F)	0	0
Other Hazardous waste- ETP Sludge. (G)	0	0
Non-hazardous waste generated (H):	33.59	19.33
Total (A+B + C + D + E + F + G + H)	33.59	21.08

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	0
(ii) Re-used	0	0
(iii) Other recovery operations	0	0
Total	0	0

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

Category of waste		
(i) Incineration	0	0
(ii) Landfilling	33.59	21.08
(iii) Other disposal operations (Sold to authorised recyclers)	0	0
Total	33.59	21.08

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

No

9. 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-

Given the nature of our business operations, the Company does not generate any waste which is hazardous and/or toxic in nature, but the waste generated in normal course of operations is managed as per waste disposal process in accordance with local municipal regulations. E-waste generated is responsibly disposed through authorised re-cyclers and vendors, as per the guidelines of the E-waste (Management and Handling) Rules, 2011.

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

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

Business Responsibility & Sustainability Reporting

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

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
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Not Applicable. The Company has not undertaken any projects that require an Environmental Impact Assessment (EIA).

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

The Company is compliant with all the environmental rules and regulations

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
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Not Applicable

Leadership Indicators

1. Provide break-up of the total energy consumed (in GJ) from renewable and non-renewable sources:

Parameter	FY 23	FY 22
From renewable sources		
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)	-	-
From non-renewable sources		
Total electricity consumption (D)	1,617	1,198
Total fuel consumption (E)	25	17
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D+E+F)	1,642	1,215

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

No

2. Provide the following details related to water discharged:

Parameter	FY 23	FY 22
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	2,941	1,002
- With treatment – primary, secondary and tertiary	1,629	1,629
Total water discharged (in kilolitres)	4,570	2,632

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

No

Business Responsibility & Sustainability Reporting

3. Water withdrawal, consumption, and discharge in areas of water stress (in kilolitres): For each facility / plant located in areas of water stress, provide the following information:

We do not have any operations in water stress areas.

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

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

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

4. Please provide details of total Scope 3 emissions & its intensity:

We have not estimated our Scope 3 emissions yet. However, we plan to estimate and disclose the same in the coming years.

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

Business Responsibility & Sustainability Reporting

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

Not applicable since we do not have any operations in ecologically sensitive areas.

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

S. No.	Initiative undertaken	Details of the initiative	Outcome of the initiative
	Not applicable	Not applicable	Not applicable

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

We follow a robust framework that identifies internal and external threats, along with development of effective mitigation strategies. The process of risk identification, analysis, mitigation, and monitoring are undertaken periodically by the Management Team and overseen by the Risk Management Committee. The detailed mitigation strategy for each risk category is incorporated within the Management Discussion & Analysis section of the Annual Report.

Our infrastructure is configured such that we can recreate critical infrastructure on another environment when needed to recover from a disaster. In addition, we use various automatic disaster mitigation and recovery measures, such as regular and automated backups, monitoring tools and infrastructure components with built-in redundancy.

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

The Company's operations do not have any significant adverse impact to the environment considering the business model and the type of procurement practices.

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

While we have currently not undertaken assessment of environmental impacts of our value chain, as part of our sustainability commitment, we plan to shortly conduct an assessment to identify such key impacts and formulate a strategy to reduce the impacts based on the findings.

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.

Nil

- 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)
	Not applicable	

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

Company has not received any adverse order from the regulatory authority.

Name of authority	Brief of the case	Corrective action taken
Not applicable		

Business Responsibility & Sustainability Reporting

Leadership Indicators

1. Details of public policy positions advocated by the entity

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
-	-	-	-	-	-

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

Essential Indicators

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

The Company has not conducted any Social Impact Assessments (SIA) in compliance with laws such as the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013 since the same was not required considering the nature of our business operations. However, we recognise the importance of social impact assessments in understanding and addressing the potential social implications of our business activities.

Name and brief details of project	SIA Notification No.	Date of notification	Whether information available in public domain? (Yes/No)	Results communicated in public domain (Yes / No)	Relevant Web link
-	-	-	-	-	-

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

Given the nature of our business operations, there has been zero displacement of population or livelihoods. As a result, we have not undertaken any Rehabilitation and Resettlement (R&R) activities.

S. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In ₹)
Not applicable						

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

The Company has a mechanism to interact with the members of the Community to understand and address their concerns, if any. All grievances are addressed through the formal procedure laid down in the Stakeholder Grievance Redressal Policy.

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

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

Note: Given the nature of our business operations, we do not procure any input/ raw materials. However, even for the limited goods and services we procure, we try to give consideration to MSMEs/small producers and suppliers from within the district and neighbouring districts.

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
Not applicable	

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

we have not undertaken any Rehabilitation and Resettlement (R&R) activities.

S. No.	State	Aspirational District	Amount spent (In ₹)
No CSR projects were undertaken in aspirational districts			

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalised /vulnerable groups? (Yes/No)

Yes

(b) From which marginalised /vulnerable groups do you procure?

We try to apply preference to enterprises run by/ promote employment of women, people with disabilities, LGBTQ owned, SC/ST owned enterprises in line with our Preferential Procurement Policy. Depending on the feasibility, we also give preference to suppliers who are based locally or from neighboring districts in the areas of operation of the Company and also give emphasis to micro, small and medium enterprises (MSMEs) in the procurement activities.

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

Zero.

Given the nature of our business operations, we do not procure any input/ raw materials. However, even for the limited goods and services we procure, we intend to provide opportunities for suppliers from marginalized/ vulnerable groups and have drafted a Procurement Policy accordingly. We make an effort to undertake our purchases by giving consideration to small businesses as well enterprises run by/ that promote employment of women, people with disabilities, LGBTQ and SC/ ST communities.

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

We have not engaged with any entity during the reporting period for deriving or sharing any benefits from the intellectual properties owned and acquired by us.

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
Not Applicable				

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

Name of authority	Brief of the case	Corrective action taken
Not applicable		

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalised groups
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The Company is in the process of developing a CSR programmeme to be undertaken in the coming years. At present, we are not undertaking any CSR projects, but we recognise the importance of community engagement through CSR and plan to do so in the coming years.

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 lie at the heart of our business strategy, and we have incorporated customer centricity within all our policies, practices, and strategies. We treat customer complaints and grievances with utmost importance. We have a dedicated email ID viz. contact@carwale.com to enable customers to raise complaints which are dealt with by our Social Media team/ Customer Support team. The Customer Support team co-ordinate with the relevant stakeholders to appropriately

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resolve the complaint/ issue raised. Customers can escalate a complaint in case they're unsatisfied with the resolution provided. Customers can also reach out to the Stakeholder contact officer as designated under the Stakeholder Grievance Redressal policy to lodge their grievances.

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	-
Safe and responsible usage	-
Recycling and/or safe disposal	-

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

	FY 23			FY 22		
	Received during the year	Pending resolution at end of year	Remark	Received during the year	Pending resolution at end of year	Remarks
Data privacy	0	0	None	0	0	None
Advertising	0	0	None	0	0	None
Cyber-security	0	0	None	0	0	None
Delivery of essential services	0	0	None	0	0	None
Restrictive Trade Practices	0	0	None	0	0	None
Unfair Trade Practices	0	0	None	0	0	None
Other	0	0	None	0	0	None

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

	Number	Reasons for recall
Voluntary recalls	0	NA
Forced recalls	0	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, given the nature of our business operations, the Company places strong emphasis on the protection and respect of privacy of data of all its stakeholders. This policy lays out our approach towards ensuring integrity and confidentiality of all the information collected, received, stored, and handled during the course of our business operations.

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 such cases were raised for FY 2023 for the mentioned categories and hence no corrective actions were taken.

Leadership Indicators

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

The information can be accessed through our website at <https://cartradetech.com/>.

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

We engage with our consumers through one-on-one interactions, emails, newsletters etc. as well as through our website.

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

Not applicable considering our service offerings.

4. Does the entity display product information on the product over and above what is mandated as per local laws? If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

Not applicable considering the Company does not manufacture/ sell tangible products.

Yes. The Company periodically assess customer satisfaction through surveys and to understand the grievances of customers and take their feedback on our products and services. We try to maintain regular engagement with customers through various engagement channels like Customer Satisfaction survey, Customer feedback, Personal interactions, and Marketing and advertising activities.

5. Provide the following information relating to data breaches:

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

No instances of data breach were reported or observed during the reporting year.

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

No instances of data breach were reported or observed during the reporting year. We recognise the need for robust cyber security and data management practices to maintain integrity and confidentiality of all our customers' privileged information and thereby obtain their trust. We are constantly in the process of strengthening our digital infrastructure in terms of technical safeguards and ongoing monitoring of new and existing threats. We have adopted a robust cybersecurity and data management framework and controls which is supervised by the Board and the senior management. We also regularly review our data and IT security policies and procedures and also conduct training and awareness sessions for our stakeholders to better equip them in dealing with instances of cyber-attacks and data breaches. We design our platforms, offerings, and policies to facilitate compliance with evolving privacy and data security laws and regulations.