

28.06.2023

**To,
The Manager,
Listing Department,
National Stock Exchange of India Limited,
'Exchange Plaza', C-1, Block – G,
Bandra-Kurla Complex,
Bandra (E), Mumbai – 400 051
Ph. No. 022-26598100
Scrip Code : GEOJITFSL - EQ**

**To,
The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001.
Ph. No.022 22721233
Scrip Code : 532285**

Dear Sir/Madam,

Sub: Business Responsibility and Sustainability Report – FY 2022-2023

Pursuant to Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Business Responsibility and Sustainability Report for the financial year 2022-2023.

This is for your information and records.

Thanking You,
For Geojit Financial Services Limited

**Liju K Johnson
Company Secretary**

Business Responsibility and Sustainability Report

SECTION A : GENERAL DISCLOSURES

I. Company Details

| Sl. No | Required Information | |
|--------|--|---|
| 1 | Corporate Identity Number (CIN) of the Company | L67120KL1994PLC008403 |
| 2 | Name of the Company | Geojit Financial Services Limited |
| 3 | Year of incorporation | 1994 |
| 4 | Registered office address | 11th Floor, 34/659-P, Civil Line Road, Padivattom, Kochi - 682024 |
| 5 | Corporate address | 11th Floor, 34/659-P, Civil Line Road, Padivattom, Kochi - 682024 |
| 6 | E-mail | companysecretary@geojit.com |
| 7 | Telephone | 0484-2901000 |
| 8 | Website | www.geojit.com |
| 9 | Financial year for which reporting is being done | 2022-2023 |
| 10 | Name of the Stock Exchange(s) where shares are listed | Equity shares are listed on BSE Limited and National Stock Exchange of India Limited |
| 11 | Paid-up Capital | ₹ 23,90,92,702/- |
| 12 | Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report | Ms. Mini Nair, Chief Financial Officer Phone: 0484-2901000 mini_nair@geojit.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). | This report is prepared on Standalone basis |

II. Products / Services

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

| Sl. No | Description of Main Activity | Description of Business Activity | % of Turnover of the entity |
|--------|------------------------------------|------------------------------------|-----------------------------|
| 1 | Financial and Insurance Activities | Stock Broking | 67% |
| | | Distribution of Financial products | 23% |

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

| Sl. No | Product / Service | NIC Code | % of total Turnover contributed |
|--------|-------------------------------|------------|---------------------------------|
| 1 | Financial Services Activities | 2008 - 661 | 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 | Not Applicable | 491 | 491 |
| International | Not Applicable | 4 | 4 |

17 Market Served by the entity:

a. Number of locations

| Locations | Number |
|----------------------------------|---------------------------------|
| National (No. of States) | 19 States & 2 Union Territories |
| International (No. of Countries) | 4 |

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

Not Applicable

c. A brief on type of customers

Geojit Financial Services Limited is a leading provider of investment services in India with an expanding presence in the Middle East. Established in 1987, the Company's history in the Indian Capital Market spans over 35 years. The Company is a one-stop shop for all investing needs and provides its 12,87,100-customer base with a comprehensive array of financial products and services. Our business model is supported by wide range of customer centric products and services, a well spread distribution network and extensive tech-based applications. Our products and services include investment products like Equity, Commodities, Mutual funds, Global Investments etc, smart folios, portfolio management services, margin trading, and Health and Life insurance product distribution.

Geojit was a pioneer in the introduction of Internet and mobile trading, internet-based depository transactions, an integrated trading system for both cash and derivative segments, and the introduction of commodity trading in rubber, cardamom, gold, and silver futures. Geojit has a client base span across domestic retail customers, NRE/NRO/NROCM customers, HUF, FIs, Companies, MFs, Insurance companies, Banks, LLPs and NBFCs.

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

 a. **Employees and workers (including differently abled):**

| Sl. No | Particulars | Total (A) | Male | | Female | |
|------------------|--------------------------|-----------|---------|---------|--------|---------|
| | | | No. (B) | % (B/A) | No. C | % (C/A) |
| Employees | | | | | | |
| 1 | Permanent (D) | 2198 | 1545 | 70% | 653 | 30% |
| 2 | Other than Permanent (E) | 237 | 176 | 74% | 61 | 26% |
| 3 | Total employees (D+E) | 2435 | 1721 | 71% | 714 | 29% |
| Workers | | | | | | |

 b. **Differently abled Employees and workers:**

| Sl. No | Particulars | Total (A) | Male | | Female | |
|------------------------------------|---|-----------|----------------------|---------|--------|---------|
| | | | No. (B) | % (B/A) | No. C | % (C/A) |
| Differently Abled Employees | | | | | | |
| 1 | Permanent (D) | | | | | |
| 2 | Other than Permanent (E) | | | | | |
| 3 | Total differently abled employees (D+E) | | 1 permanent employee | | | |

19 Participation/Inclusion/Representation of women:

| | Total (A) | No. and percentage of Females | |
|--------------------------|-----------|-------------------------------|-----------|
| | | No. (B) | % (B / A) |
| Board of Directors | 13 | 1 | 7.69 |
| Key Management Personnel | 6 | 1 | 16.67 |

20 **Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)**

| | FY 2022- 23 (Turnover rate in current FY) | | | FY 2021 - 22 (Turnover rate in previous FY) | | | FY 2020 - 21 (Turnover rate in the year prior to the previous FY) | | |
|---------------------|---|--------|-------|---|--------|-------|---|--------|-------|
| | Male | Female | Total | Male | Female | Total | Male | Female | Total |
| Permanent Employees | 28% | 25% | 28% | 29% | 31% | 30% | 20% | 26% | 22% |

V. Holding, Subsidiary and Associate Companies (including joint ventures)21 (a) **Name of holding / subsidiary / associate companies / joint ventures**

| Sl. No | Name of the holding / subsidiary / associate companies / joint ventures (A) | Indicate whether holding/ Subsidiary/ Associate/ Joint Venture | % of shares held by the Company | Does the entity indicated at column A, participate in the Business Responsibility initiatives of the Company? (Yes/No) |
|--------|---|--|---------------------------------|--|
| 1 | Geojit Credits Private Limited (GCPL) | Subsidiary | 94.32 | No |
| 2 | Geojit Technologies Private Limited (GTPL) | Subsidiary | 65 | No |
| 3 | Geojit Techloan Private Limited | Subsidiary | 100 | No |
| 4 | Geojit IFSC Limited | Subsidiary | 100 | No |
| 5 | Geojit Investments Limited | Subsidiary | 100 | No |
| 6 | Qurum Business Group Geojit Securities LLC | Subsidiary | 51 | No |
| 7 | Barjeel Geojit Financial Services LLC | Joint Venture | 30 | No |
| 8 | Aloula Geojit Capital Company (under liquidation) | Joint Venture | 28 | No |
| 9 | BBK Geojit Securities Co. K.S.C.C | Associate | 30 | No |

VI. CSR Details

| | | |
|--------|--|-------------------|
| 22 (i) | Whether CSR is applicable as per section 135 of Companies Act, 2013: | Yes |
| (ii) | Turnover | ₹ 41,951.82 lakhs |
| (iii) | Net worth | ₹ 58,062.14 lakhs |

VII. Transparency and Disclosure Compliances

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

| Stakeholder group from whom complaint is received | Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy) | FY 2022 - 23 | | | FY 2021 - 22 | | |
|---|--|--|---|---------|--|---|---|
| | | Number of complaints filed during the year | Number of complaints pending resolution at close of the year | Remarks | Number of complaints filed during the year | Number of complaints pending resolution at close of the year | Remarks |
| Communities | - | - | - | - | - | - | - |
| Investors (other than shareholders)* | Yes, Investors can register their complaints or grievances at the company's following e-mail id Email:companysecretary@geojit.com | Nil | NA (as there are no complaints received on any of the principles) | NA | Nil | NA (as there are no complaints received on any of the principles) | NA |
| Shareholders* | Yes, Shareholders can register their complaints or grievances at the company's following e-mail id companysecretary@geojit.com | Nil | NA (as there are no complaints received on any of the principles) | NA | Nil | NA (as there are no complaints received on any of the principles) | NA |
| Employees and workers-grievances | Yes. The employees have access to the following options: 1. Employees can report any concern or complaints to hrgrievance@geojit.com 2. Employees get prompts about whistle blowing policy in HRMS portal. They can make reporting of wrong doings (If any noticed within the company) confidentially without any fear through the pathway of information provided in HRMS portal. 3. POSH training and certification programs are conducted annually. Email ids of the ICC members are provided in the website | Nil | NA (as there are no complaints received on any of the principles) | NA | Nil | NA (as there are no complaints received on any of the principles) | NA |
| Customers | Yes, the customers can communicate their grievances through emails on greviences@geojit.com and website https://support.geojit.com/ | 287 | 2 | NA | 638 | - | 99%of the complaints resolved during the year |

* Details of Investors (including Bond Holders) /Shareholder are covered)

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

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

| Sl. No | Material issue identified | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk / opportunity | In case of risk, approach to adapt or mitigate | Financial implications of the risk or opportunity (Indicate positive or negative implications) |
|--------|---------------------------|--|---|---|---|
| 1 | Human rights practices | Risk and Opportunity | <p>Risk: The absence of a comprehensive Human Rights governance structure to protect the employees and the value chain partners of the company will impact the company's performance in the business as well as the social domain.</p> <p>Opportunity: Our conduct - in our own business and through our business relationships across our value chain - has the potential to impact our performance and the society, both positively and negatively. The presence of a Human rights Policy along with a strong redressal mechanism for our key stake holders - employees and our value chain partners will outline the Company's commitment to Human Rights protection. Respected work force is more stable, predictable, which reduces the risk of resource shocks, enhances productivity, and will help the company to perform better. Respected value chain partners will help the company to maintain long term partnerships and will increase the trust and brand value in the society.</p> | <p>The Company highly values human rights and has adopted HR policies to address this aspect.</p> <p>The Company does not promote any kind of discrimination between its employees, customers, and other stakeholders on the basis of race, caste, religion, sex, etc.</p> <p>The Company has a redressal Mechanism and Whistle Blower Policy which enables the employees, customers and vendors to report genuine concerns about the Company's functions.</p> <p>There are separate mechanisms to address the grievances of employees/ customers/ key stakeholders and on the complaints of sexual harassment at the workplace.</p> <p>The company is in the process of adopting a comprehensive human rights policy which will be effective from the coming financial year.</p> | <p>Positive: Alignment of Human Rights Policy in accordance with the guiding principles of the national and international Human Rights standards will enhance the economic values of the company</p> |

| | | | | | |
|---|--|----------------------|--|---|---|
| 2 | Cyber security and Customer Protection | Risk and Opportunity | <p>Risk: Ours is a transaction intensive business, hence risk related to cyber security is significant. Increasing adoption of digitization in business processes enhances this risk</p> <p>Opportunity: A strong governance of the data integrity, technology, and digitalization parameters of the Company enables the creation of a secure and impenetrable digital platform which can perform without any down time. Such a platform can provide data security to stake holders, enhance the transactional efficiency and improve the economic performance of the company.</p> | <p>Strengthened perimeter security, IT and monitoring systems, anti-virus, patch management and continued training on cyber security to key stake holders will reduce risks arising from cyber security and data breaches.</p> <p>The Company continues to maintain systems and processes that reduce the probability of a threat occurring. The systems and processes are monitored internally and externally and benchmarked against best industry practices.</p> <p>Our cyber security policy takes care of the customer data protection by establishing comprehensive management processes.</p> | <p>Positive: Strong alignment of secure data integrity principles with the help of innovative technology and digitalization initiatives within the Company's business operations will ensure compliance with data security, and privacy and prevent any loss of data. Strong cyber security and privacy framework instils confidence and trust in our clients</p> <p>Negative: Implications in case of a data breach.</p> |
|---|--|----------------------|--|---|---|

| | | | | | |
|---|-------------------|----------------------|---|--|---|
| 3 | Talent Management | Risk and Opportunity | <p>Risk: Talent management parameters such as recruitment, retention, and development are critical as ours is a people and technology driven business. Market demand for skilled labour is very high, hence continuous investment in growth and development of employees is pertinent. Inability to retain talent can impact the Company's performance.</p> <p>Opportunity: The company's efforts towards workforce welfare and development directly conveys its resolute commitment towards the upliftment of employees and will help the company to align the employees with the growth of the company.</p> | <p>We are focussing on hiring and retaining talent through multiple talent development programs along with compensation and other benefits to employees.</p> <p>We invest in initiatives to promote learning and development, performance support, career growth, engagement, diversity and inclusion at the workplace.</p> <p>Our people process focus on the right hiring with due representation of the local population, development for better productivity, and creating an engaged task force. We believe that values are the most critical element that reflects the conduct and ethical practices of an organization.</p> <p>At Geojit, we have developed multiple training modules to cater to the training needs of each function.</p> <p>We have invested in digital collaboration tools and have adopted an online and progressive learning ecosystem to engage with the workforce. Company continues to evolve ways to engage and cross-skill or upskill employees in emerging technologies and skills that are in demand or may potentially come in demand given the evolving business models and customer needs. Company understands the needs of newer generation and strives to offer a work culture that excites and provides greater autonomy and empowerment.</p> | <p>Positive: Our business is people and technology enabled. Hence talent management is of utmost importance for managing our top line and bottom line. A strong workforce with a blend of experienced staff and the new recruits with diversity in the workforce brings efficiency, experience, and ideas which enable innovation and increase performance</p> <p>Negative: The inability to meet workforce expectations may result in adverse impacts on workforce productivity and the company's growth plan.</p> |
|---|-------------------|----------------------|---|--|---|

| | | | | | |
|---|---|----------------------|--|--|---|
| 4 | Employee volunteering/ CSR | Opportunity | <p>Opportunity: Our CSR activities, especially with the employee participation will provide greater opportunities to connect with the community around and it will enhance the reputation and trust of the company among the customers and other key stake holders.</p> | <p>Our CSR programs are aligned to the SDG goals. We encourage our employees to participate in the CSR programs. Our community health project - SPARSH is an example where employees recommend and evaluate poor patients for support by way of payment to hospitals for hospitalization expenses.</p> <p>Through CSR programs company makes contributions towards the upliftment of the community through various initiatives and partnerships focusing on health, education, rural infrastructure development, sanitation, women empowerment, and environment conservation among others.</p> | <p>Positive: Reputation and trust will increase business opportunities.</p> <p>CSR activities elevates the Company's brand value among the local community members and will contribute towards positive social and economic performance.</p> |
| 5 | Efforts to reduce Business travel, paper consumption, waste management and electricity usage. | Risk and Opportunity | <p>Risk: The environmental risks if not addressed with adequate seriousness, the community and the corporate operating within the community will struggle for existence.</p> <p>Opportunity: Comprehensive resource management plans in alignment with the Company's environment conservation strategy will highlight the Company's commitment to improving environment preservation and its contribution toward climate change mitigation action plans through responsible financing. We are also developing an internal framework to track and measure our carbon footprint.</p> | <p>At Geojit Financial Services, we strive to ensure that our operations have minimal impact on the environment. We are also conscious of our role in helping to mitigate climate change, as well as preserving and protecting natural resources, biodiversity and optimizing resource usage.</p> <p>There is commitment and constant attempt towards improving our performance. Some of the steps taken to reduce carbon emissions.</p> <ol style="list-style-type: none"> 1. We are virtualizing storage infrastructure using cloud to manage more capacity while ensuring lesser power and cooling needs. 2. Our corporate office building has successfully achieved the Green Building standards required for "LEED India for New Construction Gold" certification under the Leadership in Energy and Environment (LEED) for India Green Building Rating System. This certification ensures performance better than the base case by more than 25% in optimizing energy performance. | <p>Positive: Our genuine acts in contributing towards protecting the environment will help us to participate in climate change safeguard and enhances the opportunity to genuinely partner with client & other stake holders to protect their interests in ESG performance.</p> <p>Sustainability centric approach will help the company to improve the brand value and increase the operational efficiency and return on equity on a long-term basis.</p> <p>Negative: Lack of robust initiatives and action plans to contribute to ESG awareness and climate change could adversely impact the reputation of the company.</p> |

3. We use rainwater harvesting and water recycling facilities to optimize the usage of water.
 4. E-waste is recycled and disposed of in an eco-friendly manner through government-certified waste disposal agencies.
 5. Refurbishment instead of replacement of UPS battery
 6. Paper consumption has been reduced considerably by introducing e-forms and digitizing processes and documents. We strive to make our processes paperless and green.
 7. The company has initiated to replace old vehicles with electric vehicles.
 8. The company has provided electric charging points free of cost in the office premises.
 9. Geojit initiated a unique community store called RESTORE at HO, which was an excellent initiative that encouraged responsible recycling and made a positive impact on the environment. Many employees participated in the program. People could donate items that they no longer needed, and others could benefit from them.
-

| | | | | | |
|---|---------------|-------------|--|--|---|
| 6 | ESG Oversight | Opportunity | <p>Opportunity: Implementation of a governance structure primarily focusing on the ESG parameters of the Company, will augment the overall ESG performance, and reflect the Company's commitment to integrating responsible business practices within its growth model.</p> | The Company has formed an ESG working group to carry out the ESG management work comprehensively under the guidance of the Stakeholders Relationship Committee. Further, we have redefined the Environment, Social, and Governance aspects across organizational levels and this is helping to propel us towards meeting our commitments on carbon, water, waste, and CSR. | <p>Positive: Leadership oversight on the ESG strategy, action plan, and performance facilitates effective implementation of ESG strategy. Such involvement also shows the genuine commitment of the company towards the environment and community. It also enables the company to further embed robust monitoring mechanisms across ESG initiatives and business practices.</p> <p>Stakeholders Relationship Committee has broadened the definition of stakeholders by adding Customers, Employees, Suppliers, Community, Society, Regulators and Shareholders /Investors as stake holders. The Committee has also modified the charter to include ESG as a major agenda item. Stakeholders Relationship Committee acts as the ESG Committee of the Board.</p> |
|---|---------------|-------------|--|--|---|

SECTION B : MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

| Disclosure Questions | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
|---|--|---|---|---|---|--------------------|---|---|---|
| Policy and management processes | | | | | | | | | |
| 1 a. Whether the Company's policy/policies cover each principle and its core elements of the NGRBCs. | Yes | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes |
| b. Has the policy been approved by the Board? | Yes | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes |
| c. Web Link of the Policies, if available | The corporate policies of the company can be viewed at the web link https://www.geojit.com/investor-relations . Some of the policies of the company are accessible only to the employees and other internal stakeholders | | | | | | | | |
| 2 Whether the entity has translated the policy into procedures. | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 3 Do the enlisted policies extend to your value chain partners? | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 4 Name of the national and international codes/ certifications/ labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle. | National Guidelines on Responsible Business Conduct (NGRBC) | National Guidelines on Responsible Business Conduct (NGRBC) | National Guidelines on Responsible Business Conduct (NGRBC) | National Guidelines on Responsible Business Conduct (NGRBC) | National Guidelines on Responsible Business Conduct (NGRBC) | LEED Certification | National Guidelines on Responsible Business Conduct (NGRBC) | National Guidelines on Responsible Business Conduct (NGRBC) | National Guidelines on Responsible Business Conduct (NGRBC) |

| | | |
|---|--|--|
| 5 | Specific commitments, goals and targets set by the entity with defined timelines, if any. | <p>We have a zero-tolerance policy for fraud by employees and business associates. As we do not encourage speculative trading, we discourage hard selling of offline intra-day trading and F&O trading.</p> <p>All sales campaigns of our company are verified and approved by the Ethics committee which consists of independent professionals and senior management from the company. The committee reviews whether the product and contests are designed in line with the company's purpose and any possibilities of mis-selling and approve only after getting clarity and conviction.</p> <p>Staff specially sales staff including dealers and Branch Support managers undergoes regular product and process trainings to ensure they understand the product features well. We are also asking staff to get industrial certification from NISM and their promotion and salary increment are linked to the certifications obtained by them at various levels.</p> <p>We focus on areas including education, creating livelihood for economically weaker section, healthcare, women empowerment, and sustainable development through our CSR initiatives.</p> <p>We strive to minimize our impact on the environment through our operations and are aware of our responsibility to help mitigate climate change, preserve and protect natural resources, biodiversity and optimize resource usage. We are committed to constantly improving our performance and are in the process of developing an efficient internal framework to track and measure our carbon footprint.</p> <p>Target setting process in all material ESG issues are under progress. This is the first year of our ESG practices and there is shortage of skilled resources in the market. We will have specific commitments, goals and targets with defined timelines from year 2023-24.</p> <p>Currently, we have processes in place to track consumption of resources like water, paper, electricity. We track the Net Promoter Score (NPS) by conducting regular customer surveys. We use CRM to track and resolve customer grievances efficiently.</p> |
| 6 | Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met. | <p>We track the performance of the key parameters listed under point no. 5. As this is the first year of BRSR reporting, the target setting of key ESG issues and measuring the performance vs target will be conducted and reported in a structured manner from year 2023-24.</p> |

Governance, leadership and oversight

| | | |
|---|--|--|
| 7 | Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements. | <p>At Geojit, we relentlessly work towards maintaining business ethics and are committed to demonstrating the best corporate governance practices to protect the interest of our stakeholders and maximize their long-term returns as well as value creation. Our corporate governance framework is based on an effective and independent Board, which oversees the implementation of our strategies for a sustainable future. The Board also works through various committees constituted to oversee specific functions. Success in achieving the ESG goals outlined in this statement will require a coordinated and whole of organizational response in which the themes and priorities outlined in the statement are embedded into the Company's strategic and operational planning and reporting.</p> |
|---|--|--|

| | | | | | | | | | | | | | | | | | | | |
|--|--|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 8 | <p>Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).</p> <p>The Board and the Stakeholders Relationship Committee of the Board of Geojit Financial Services Limited is responsible for the implementation and oversight of the Business Responsibility policy(ies)</p> | | | | | | | | | | | | | | | | | | |
| 9 | <p>Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues?</p> <p>Sustainability is central to our governance to enable strategic oversight & facilitate long-term value creation. Senior leadership oversees the implementation of sustainability-centric business initiatives. To aid the Board to discharge its responsibility effectively, the Stakeholders' Relationship Committee represents the Board in defining the Company's strategy relating to ESG matters and we also have formulated a subcommittee for ESG comprising of various function heads as members. This sub-Committee meets at regular intervals to evaluate the environmental, social, and economic performance of the Company and continues to strengthen the efforts on ESG.</p> | | | | | | | | | | | | | | | | | | |
| 10 | <p>Details of Review of NGRBCs by the Company:</p> | | | | | | | | | | | | | | | | | | |
| Subject of Review | <p>Indicate whether review was undertaken by Frequency (Annually/ Half yearly/ Quarterly/ Director / Committee of the Board/ Any other Any other - please specify) Committee</p> | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <tr> <td>P1</td><td>P2</td><td>P3</td><td>P4</td><td>P5</td><td>P6</td><td>P7</td><td>P8</td><td>P9</td> <td>P1</td><td>P2</td><td>P3</td><td>P4</td><td>P5</td><td>P6</td><td>P7</td><td>P8</td><td>P9</td> </tr> </table> | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
| 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 | <p>Relevant policies of the company are reviewed periodically or on a need basis by the concerned Department Head / Senior Management Personnel /Respective committees & placed before the Board for approval as and when required. During this assessment, the efficacy of the policies is reviewed and necessary changes to policies & procedures are implemented</p> <p style="text-align: right;">On-going basis</p> | | | | | | | | | | | | | | | | | | |
| Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances | <p>The Status of compliance with all applicable statutory requirements is reviewed on a quarterly basis by the Board. Quarterly Compliance Certificate on applicable laws is provided by respective department heads and placed before the Board by the Company Secretary.</p> <p style="text-align: right;">On-going basis</p> | | | | | | | | | | | | | | | | | | |
| 11 | <table border="1"> <tr> <td></td><td>P1</td><td>P2</td><td>P3</td><td>P4</td><td>P5</td><td>P6</td><td>P7</td><td>P8</td><td>P9</td> </tr> </table> <p>Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency?</p> <p>The Company's Internal Audit Department assesses each department's adherence to their respective policies. In addition, the compliance department monitors the adherence to implementation of policies mandated by Regulator.</p> <p>Certain identified policies/ procedures like the Code of Conduct, privacy, Nomination and Remuneration Policy, and all other concerned policies are reviewed by CareEdge Advisory at the time of preparing the report. The Company continues to sustain its commitment to the highest levels of quality, superior service management, robust information security practices, and mature business continuity management.</p> | | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | | | | | | | | |
| | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | | | | | | | | | | |
| 12 | <p>If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:</p> | | | | | | | | | | | | | | | | | | |
| a. | <p>All Principles are covered by the Policies except Principle 7. Geojit engages with various industry bodies in reviewing and making recommendations as part of joint industry efforts, as and when such views are sought by the Government/ Regulator in areas covering our Industry. As we deal with the industry associates, we engage in policy advocacy in a responsible and transparent manner.</p> | | | | | | | | | | | | | | | | | | |

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 | The Directors are regularly updated by the Management on significant developments concerning the company, industry, business model, risk metrics, and mitigation measures. | Independent Directors receive an induction session on their appointment to the Board of Directors. They are provided with necessary documents, reports and internal policies to familiarize themselves with the Company's procedures and practices. The senior management makes presentations at the Board and various Committee Meetings on related matters. These presentations cover the company's strategy, business and performance updates, operations, cyber security, CSR initiatives, regulatory changes, risk management etc. Updates on the Company's financial performance, budget and control process are provided to Directors during the quarterly Board Meetings. | |
| Key Managerial Personnel | KMPs also participate in training and awareness events hosted by professional organizations on a regular basis. | | |
| Employees other than BoD and KMPs | We strive to provide our employees with an inclusive workplace that helps them grow professionally and personally. Geojit believes in promoting employee well-being and providing a supportive environment to all employees and guidelines on employee health and safety. | At Geojit, we have developed multiple training modules to cater to different functions and individual's training needs We have invested in digital collaboration tools and have adopted an online and progressive learning ecosystem to engage with the workforce. Such training/ awareness programs are on an array of topics, such as MDP on Managerial Effectiveness, Workshop on KYC and AML Guidelines and Best Practices, Executive Program on Board Effectiveness, Training Programme on the new Labour Code, Email Etiquette, Advance Training Course on Environmental Social Governance (ESG) Standards, CII Kerala Workshop on Influence of Cognitive Bias in Negotiations, Financial Awareness for Employees, Code of Conduct, Ethics, Cyber Security, Data Privacy, ESG Awareness, Fraud Prevention, Functional Training, Health and Safety, Insider Trading, Prevention of Sexual Harassment, Skill Upgradation, etc. | |

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

There are no monetary or non-monetary actions on the Company or its directors / KMPs with regulators / law enforcement agencies / judicial institutions, in the financial year.

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

Not Applicable

- 4 Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.
- We do not have a specific anti-corruption or anti-bribery policy. But the Company has zero tolerance for any form of bribery or corruption and is committed to acting professionally, fairly, and with integrity in all its business dealings.

Our Code of Conduct and Business Ethics being the part of our Employee Manual prohibits the employees from taking or giving or offering of bribe or illegal gratification. The company also has strict guidelines with respect to accepting and receiving gifts. Employees or their family shall not accept any offer, payment, gift or authorization to pay any money, gift, or anything of value from customers, vendors, consultants or persons associated directly or indirectly with the business of the Company.

All of these are included in our employee manual, a company-internal document that is accessible to the employees through intranet.

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

There have been no cases involving disciplinary action by any law enforcement agency for the charges of bribery / corruption against directors / KMPs / employees that have been brought to our attention.

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

None

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

Not Applicable

Leadership Indicators

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

During 2022-23, training was imparted to contract or non-permanent staff covering topics such as prevention of sexual harassment, code of ethics, information & cyber security, data privacy, and personal trading.

- 2 Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board?
- Yes, Geojit has processes in place to avoid/manage conflict of interests involving members of the board and it is as per the terms of Appointment of Directors to Board. Geojit has in place a comprehensive “Code of Conduct for Directors and Senior Management”.

The Company’s Code of Conduct states that the Board members and Senior Management of the Company needed to abstain themselves from the discussion, voting, or otherwise influencing a decision on any matter in which they have or may have a conflict of interest; restrict themselves from serving as a Director of any Company that is in direct competition with the Company, or must take prior approval from the Company’s Board of Directors before accepting such a position. We have a policy on conflict of Interest which cover the Board of Directors and Senior Management

Link to the Policy: <https://www.geojit.com/investor-relations>

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

Essential Indicators

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

| | Current Financial Year | Previous Financial Year | Details of improvements in environmental and social impacts |
|--|------------------------|-------------------------|---|
|--|------------------------|-------------------------|---|

R & D The company is progressively investing in the in-house research team to enhance the quality of our products and services.

Given the nature of the business, another predominant investment is in technology to improve customer interface, regulatory compliance, Operational efficiency and to meet the data security and data privacy standards. Effective adoption of digital platforms has increased our operational efficiency, reduced the cost per transaction and enhanced the customer experience and transparency.

Technology also helps the company in substantially reducing dependency on paper and adoption of cloud-based infrastructure helps in reducing consumption of electricity.

Capex

- All documents are stored digitally.
- Online authentication processes are used for customer on boarding.
- Agreements are digitally signed.
- We are adopting cloud services which considerably reduced space utilization for data centre, hence electricity consumption is reduced substantially. Share of investments in Information Technology is 61% of our total addition to the fixed assets in year 2022-23.

- 2 a. Does the entity have procedures in place for sustainable sourcing? As an investment services company, Geojit's use of resources is mainly limited to electricity, office supplies, communication and IT equipment.

Being in the financial industry, Geojit is less resource-intensive in terms of material requirements. Despite the limited scope, Geojit ensures responsible sourcing of all its office requirements.

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

The company source cloud services from Microsoft and AWS.

| | | |
|-----|--|---|
| 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) | Geojit being in the investment services sector does not manufacture any products related to Plastics. Measures have been taken to reduce the usage of plastics, such as the replacement of plastic bottles with glass bottles and the use of bio-degradable plastic bags. Further plastic waste if any, is disposed of in an eco-friendly manner. |
| (b) | E-waste | Our e-waste includes batteries, UPS, electrical fittings, mobile phones, laptops, desktops, modems etc. The e-waste is disposed off through government waste disposal agencies having green certificate. |
| (c) | Hazardous waste | Not Applicable. Given the nature of the business, Geojit provides financial services to its customers and does not manufacture any products. Hence, Geojit does not produce hazardous waste |
| (d) | other waste. | The food and wet waste are collected by the local government bodies for efficient disposal. Other wastes related to the washroom are disposed of in a waste disposer installed at HO which is ISO-certified (Eco Solutions Fuel Free System). Other than the above said, there are no other kinds of waste produced by Geojit. We have sewage treatment plant with water recycling facility (Maximum recycling capacity 40,000 litres/ per day), we have rainwater harvest facility also. Out of the total water consumption, 60% is used from recycled water and the balance is used from rainwater harvesting. We depend on external sources only if rainwater is not available. |

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. Geojit is in the investment services business; it does not manufacture products.

Leadership Indicators

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

Considering the nature of business and operations, the percentage of recycled or reused input material used by the Company is negligible.

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

| | FY 2022-23 Current Financial Year |
|--------------------------------|--|
| Plastics (including packaging) | Given the nature of the business, Geojit provides financial services to its customers and does not manufacture any products. However, to reduce usage of plastic in office, the company has replaced plastic water bottles with glass bottles and plastic waste if any is disposed using registered green vendor under Plastic Waste Management Rules |
| E-waste | Geojit has systems in place to manage e-waste and engages with certified e-waste handlers for the disposal of e-waste. Approximately 1754.6 Kgs of e-waste generated has been disposed of through authorized recyclers in FY 2022-2023. |
| Hazardous waste | Given the nature of the business, Geojit provides financial services to its customers and does not manufacture any products, hence Hazardous waste is not applicable. |
| Other waste | <p>The company safely disposes of other waste (food & wet) through a certified contractor. For more information, please refer question 3(d) above.</p> <p>We have a sewage treatment plant with water recycling facility (Maximum recycling capacity 40,000 liters/ per day), we also have the rainwater harvesting facility. Out of the total water consumption per day, 60% of the water is recycled water and the balance is rainwater. We depend on external sources only when rainwater is not available.</p> |

- 5 Reclaimed products and their packaging materials (as percentage of products sold) for each product category
 Given the nature of our business, the above is not applicable

PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains

Essential Indicators

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

| Category | % of employees covered by | | | | | | | | | | |
|---------------------------------------|---------------------------|------------------|------------|--------------------|------------|--------------------|------------|--------------------|------------|---------------------|------------|
| | Total (A) | Health Insurance | | Accident insurance | | Maternity benefits | | Paternity Benefits | | 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 | 1545 | 1545 | 100% | 1545 | 100% | 0 | 0% | 1545 | 100% | 0 | 0% |
| Female | 653 | 653 | 100% | 653 | 100% | 653 | 100% | 0 | 0% | 193 | 100% |
| Total | 2198 | 2198 | 100% | 2198 | 100% | 653 | 100% | 1545 | 100% | 193 | 100% |
| Other than Permanent employees | | | | | | | | | | | |
| Male | 176 | 176 | 100% | 176 | 100% | 0 | 0% | 176 | 100% | 0 | 0% |
| Female | 61 | 61 | 100% | 61 | 100% | 61 | 100% | 0 | 0% | 4 | 100% |
| Total | 237 | 237 | 100% | 237 | 100% | 61 | 100% | 176 | 100% | 4 | 100% |

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

| Benefits | FY 2022-23 | | FY 2021-22 | |
|----------------------------------|--|--|--|--|
| | No. of employees covered as a % of total employees | Deducted and deposited with the authority (Y/N/N.A.) | No. of employees covered as a % of total employees | Deducted and deposited with the authority (Y/N/N.A.) |
| PF | 100 | Y | 100 | Y |
| Gratuity | 100 | Y | 100 | Y |
| ESI | 34 | Y | 39 | Y |
| Others - Please specify (NPS) | 0.006 (employee option) | Y | 0.006 (employee option) | Y |

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

Most of our offices are located in commercial premises which are either on the ground floor or have elevators and infrastructure for differently-abled individuals. Wheelchair-accessibility and sick room are available in the corporate office. Restrooms for differently abled employees are also available in corporate office.

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, Geojit's Code of Conduct outlines its commitment to non-discrimination, by providing equal opportunity to all its employees irrespective of race, colour, religion, sex, national origin, ancestry, age, marital status, sexual orientation, or disability. However, the company is in the process to develop a comprehensive equal opportunity policy which will be published this financial year. The Code of Conduct is an internal document and is available to the employees of the company through the intranet.

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

| Gender | Permanent employees | |
|--------|---------------------|----------------|
| | Return to work rate | Retention rate |
| Male | 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.

Permanent Employees Yes. The company follows an Open-door policy and transparent communication. Employees are encouraged to share their concerns with their superiors, HR department, legal & compliance, or the members of the senior management. Employees can also send their concerns to the email id hrgrievance@geojit.com and the designated officer will take the required action well in time.

In addition, Whistle-blower Initiative (WI) provides a formal platform to share grievances on various matters. The details of the grievance mechanism and WI are shared with employees through a portal with adequate security and confidentiality. New recruits are also sensitized to the WI mechanism forms part of the employee induction program providing guarantee on the confidentiality. HRMS portal regularly provide alerts about the whistle-blower policy of the company along the email, whistleblowing@geojit.com in which the complaints are to be sent. Whistle blower policy is displayed in the employee portal with details of the appointed vigilance officer.

We have a policy on the prevention, prohibition, and redressal of sexual harassment of women at the workplace and have an Internal Complaints Committee (ICC) in compliance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013. ICC Members list along with email ids are published in the Notice Board of all our offices. The Company on regular basis sensitizes its employees on the prevention of sexual harassment at the workplace through online training modules and awareness programs which are held on regular basis.

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

Geojit recognizes the right to freedom of association in accordance with the laws of the land. However, we do not have a recognized employee association.

8 Details of training given to employees and workers:

| Category | FY 2022-23 | | | | | Total (D) | FY 2021-22 | | | |
|------------------|------------|-------------------------------|---------|----------------------|---------|-----------|-------------------------------|---------|----------------------|---------|
| | Total (A) | On Health and safety measures | | On Skill upgradation | | | On Health and safety measures | | On Skill upgradation | |
| | | No. (B) | % (B/A) | No. (C) | % (C/A) | | No. (E) | % (E/D) | No. F | % (F/D) |
| Employees | | | | | | | | | | |
| Male | 1195 | 12 | 2 | 925 | 77 | 1331 | 103 | 8 | 721 | 54 |
| Female | 398 | 39 | 10 | 389 | 98 | 431 | 15 | 3 | 331 | 77 |
| Total | 1593 | 51 | 3 | 1314 | 82 | 1762 | 118 | 7 | 1052 | 60 |

Note: Geojit has conducted approximately 20 different types of trainings on interventions Behavioural and Skill Upgradation. It has also conducted comprehensive Basic Life Support for the MERIT (Medical Emergency Response Internal Team) and we also focus on giving periodic training on Fire and Safety for its Employees.

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

All employees of the Company undergo an annual performance appraisal process. The performance of the KMPs are evaluated by the Nomination and Remuneration Committee and the Board on an annual basis. The underlying philosophy of the performance management system is to have a fair and transparent system of appraisal, which ensures an objective mechanism to measure each employee's performance and potential and implement a reward system which recognises merit.

| Category | FY 2022-23 | | | FY 2021-22 | | |
|------------------|------------|--------|---------|------------|--------|---------|
| | Total (A) | No.(B) | % (B/A) | Total (C) | No.(D) | % (D/C) |
| Employees | | | | | | |
| Male | 1195 | 1195 | 100% | 1331 | 1331 | 100% |
| Female | 398 | 398 | 100% | 431 | 431 | 100% |
| Total | 1593 | 1593 | 100% | 1762 | 1762 | 100% |

 10 Health and safety management system:

| | | |
|----|---|---|
| a. | Whether an occupational health and safety management system has been implemented by the entity? | There are no occupational health and safety risks considering the nature of the business. Employee well-being and psychological safety continue to be a priority of the Company. Periodic training on fire safety and fire-fighting equipment is provided along with the evacuation drills. An Internal team 'MERIT' (Medical Emergency Response Internal Team) helps with any medical exigencies. This voluntary team is provided with external training on how to deal with medical emergencies and necessary life-saving equipment. Geojit believes in promoting employee well-being and providing a supportive environment to all employees and has guidelines on employee health and safety. During the COVID-19 pandemic outbreak, employee health and safety were accorded paramount importance and the Company undertook a variety of measures to support the employees. Steps were taken to ensure employee health and safety and workplace safety. We enabled 'Work from Home' for all the employees, stepped up employee communication and engagement, and modified policies to further support them and their family members. |
| b. | What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity? | Given the nature of business, this is not applicable to us. However, Geojit continuously strives to identify and improve hazards at the workplace with measures like Fire/Smoke Sensors, Access Control, CCTV, 24hour Security, water purifiers, AHU etc. |
| c. | Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. | Given the nature of business, this is not applicable to us |
| d. | Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? | Yes. All employees are covered under the company's health insurance and personal accident insurance. Also there are several Physical & Mental Wellbeing Sessions conducted from time to time. |

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

Not Applicable

12 Describe the measures taken by the entity to ensure a safe and healthy work place -

1. TCS Fit4life Corporate Challenge - Geojit employees participated in the challenge held on 12 February 2023, which saw participation from 100+ corporates and 4000+ participants.
 2. World Cancer Day Awareness Talk - Geojit organized an awareness talk on World Cancer Day (4 February 2023) by Dr. Sharath S, Consultant - Surgical Oncology, Aster Medicity, Kochi.
 3. Kochi Spice Coast Marathon 2022 - Around 50 Geojit employees participated in the Ageas Federal Kochi Spice Coast Marathon held on 4 December 2022.
 4. Blood Donation Camp 2022 - Geojit organized a blood donation camp on 3 December 2022.
 5. Awareness Talk on Diabetes and Stroke - Geojit organized an exclusive awareness session on 18 November 2022 by two eminent doctors from Sunrise Hospital to provide employees with knowledge and awareness about diabetes and stroke.
 6. Geojit MERIT - Geojit formed an official team of volunteers called Geojit MERIT (Medical Emergency Response Internal Team) to provide specific training on employee health and response towards distress calls in case of any medical emergency across the Head Office.
 7. Free Eye check-up - Geojit conducted an eye health check-up camp at HO on 1 October 2022, which saw participation from 144 employees.
 8. Hand free sanitizer has been made available in different areas of the office.
 9. Availability of 24 hrs. security guard.
 10. Installation of CCTV, Fire Extinguisher, Fire/Smoke Sensors, Installation of water purifiers, AHU etc.
 11. We also have Prayer Room, Sick Room, Library at our corporate office.
 12. Mediclaim policy and Annual Medical Checkup facilities for employees are provided respectively.
 13. Yoga Sessions & Psychologist Consultations for stress management
 14. Maternity leave facility for eligible employees
 15. My Health is My Responsibility Awareness Campaign (Predominantly Pictorial and Digital)
 16. Cafeteria facilities are being provided with subsidized meals @ ₹ 15/- available in Canteen
-

| | | |
|-----------------------------|--|---|
| 13 | Number of Complaints on the following made by employees and workers: | |
| | There are no complaints made by employees and workers on the working conditions and health & safety during FY 2022-23 and FY 2021-22. | |
| 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 | Against the backdrop of the pandemic, the Company has been following standard operating procedures so as to comply with state/local level extant regulations and ensure safety and hygiene protocols and necessary social distancing is being followed by employees, customers, and other visitors on any of the premises of the Company. | |
| Working Conditions | <p>Periodic internal communication, alerts, and audits from external agencies are conducted on safety related aspects. Employees on a pan-India basis are given periodic training on basic and advanced fire safety, including evacuation drills.</p> <p>Internal permanent control team analysis the office premises and confirm whether the branches and franchisee are complying with the checklist which includes the display of the Signboard, notice board, installation of fire extinguishers, maintenance of registers, etc. Geojit provides safe drinking water through water purifiers and clean sanitation facilities to the employees and also has been using induction cookers and ovens instead of LPG Cylinders at all its offices.</p> | |
| 15 | Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions. | Not Applicable |

Leadership Indicators

| | | |
|---|--|--|
| 1 | Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N). | <p>Yes, the Company provides its employees with, personal accident cover and future service gratuity liability in addition to medical insurance.</p> |
| | <p>We provide insurance cover for the retired employees and their family who are not competing with the company after retirement.</p> | |
| | <p>Benefits like provident fund, gratuity, etc., are settled on a priority basis. The Company has, in select cases, extended financial support to dependent family members of deceased employees (in the form of continued monthly pay equivalent to the deceased person's salary) for a period of one year among other case-to-case benefits.</p> | |

| | |
|--|--|
| <p>2 Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.</p> | <p>The Company takes great care to ensure that the statutory dues applicable are deducted and deposited by the value chain partners. We ensure that all supply chain partners also adhere to it without fail. We continue long term relationships only with vendors who ensure compliance of statutory requirements.</p> <p>We verify whether PF payment of contract employees are remitted by the employer without delay. If any inconsistencies are noticed, we terminate the agreement with the specific vendor.</p> |
| <p>3 Provide the number of employees / workers having suffered high consequence work related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:</p> <p>None of the employees/workers from Geojit suffered high-consequence work-related injury / ill-health / fatalities during 2022-23 and FY 2021-22.</p> | |
| <p>4 Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment?</p> | <p>The Company believes in hiring well-qualified talent on merits and continuously upskills the workforce to align with the changing business environment.</p> <p>Company also extends the service of those employees who acquire certain industry specific certifications. The company also provides entrepreneurial opportunities for people after their retirement. The company also extends Medical Insurance to retired employees and their dependant family members. This benefit is also given to the family members of deceased colleagues</p> |
| <p>5 Details on assessment of value chain partners:</p> | |
| | <p>% of value chain partners (by value of business done with such partners) that were assessed</p> |
| <p>Health and safety practices Working Conditions</p> | <p>Geojit always prefers to get associated with suppliers who are following best practices in Health & Safety and provide better working conditions to its employees and workers.</p> <p>The company takes a declaration from the existing and prospective vendors stating that they do not allow child labour and the labour law regulations are followed strictly.</p> <p>If any deviation is observed, the vendor will be immediately terminated</p> |
| <p>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.</p> | <p>No risk identified hence no corrective action was taken.</p> |

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 key stakeholders identified include Customers, Employees, Business Partners (Suppliers and Vendors), Community, Investors, and Government Bodies. Our approach towards responsible and sustainable business practices undergoes a systematic mapping through regular engagement with its internal and external stakeholders. This practice helps the Company to prioritize key sustainability issues in terms of relevance to its business and stakeholders, including society and clients.

Throughout the year, we engage formally and informally with our stakeholders to explore ESG focus areas, along with trends and developments relevant to our industry. We endeavour to consider the views of our stakeholders when we make business decisions by acknowledging their viewpoints and demonstrating respect for our shared priorities. We believe this approach reflects our commitment to transparency and accountability, and ultimately contributes to long-term value. We communicate with our team members through numerous platforms and channels, including town halls, meetings, the internet, internal messages, social media, blog posts, and newsletters that report on Geojit's sustainability efforts and other key business activities. We will be conducting employee surveys to gauge our team members' views of the company's vision and strategy, the work environment, work relationships, and job satisfaction.

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

| Stakeholder Group | Whether identified as Vulnerable & Marginalized Group (Yes/No) | Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other | Frequency of engagement (Annually/ Half yearly/ Quarterly / others - please specify) | Purpose and scope of engagement including key topics and concerns raised during such engagement |
|----------------------------|--|--|--|--|
| 1 Shareholders & Investors | No | Annual General Meeting, Shareholder meets, Stock Exchange (SE) intimations, investor/analysts meet/conference calls, annual reports, quarterly results, media releases and Company website | Ongoing | Business performance, Dividends, profitability and financial stability, cyber risks, growth prospects |
| 2 Employees | No | Senior leaders' communication, employee portal performance appraisal review, wellness initiatives, engagement survey, email, intranet, websites, poster campaigns, circulars, a quarterly publication, and newsletters | Ongoing | Fair pay, transparent performance evaluation process, Training and Development initiatives that support career growth, Safe and healthy working conditions, Non-discrimination on the basis of colour, gender, race, sexual orientation, or caste, Prompt grievance redressal mechanisms |

| | | | | | |
|---|---------------------------------------|-----|---|---------|--|
| 3 | Customers | No | Website, complaints management, helpdesk, conferences, customer surveys, face-to-face meetings, E-mail, Customer feedback, advertisement, newspapers and other digital platforms, customer helpline | Ongoing | All client information is driven through CRM which has been implemented across our offices and functions. We make use of business intelligent tools to provide efficient customer service and personalized business reports. We have conducted 31 Investor and Client education program in this financial year |
| 4 | Suppliers/ Value Chain Partners | No | Vendor meets, Virtual modes such as e-mail, telephone, physical meetings, website and other digital platforms | Ongoing | Fair and accountable supply chain practices, Supplier financial health, reputation, and service quality, Access to knowledge on sustainable supply chain practices |
| 5 | Regulators | No | Meetings, phone calls, e-mail, Letters | Ongoing | Discussions with regard to various regulations and amendments, inspections, approvals |
| 6 | Communities | Yes | Meets of community / local authorities / location heads, community visits and projects, partnership with local charities, volunteerism, seminars/ conferences. | Ongoing | We work closely with the community through our various CSR initiatives. One such project is Sparsh which is a community health program with employees recommending cases of poor patients within their community for financial aids. |

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.
-

We aim to create value for all our stakeholders. Our key stakeholders include employees, shareholders, customers, partners and vendors, Government and regulatory bodies, and the community. We engage with key stakeholder groups to understand their perspectives and cater to their needs. These ongoing engagements help us identify and monitor key economic, environmental, and social trends that can be incorporated into our overall business strategy. At Geojit, the stakeholder engagement mechanism is a key driving force towards strengthening and diversifying the stakeholder relationship, which further facilitates the identification of key material issues impacting the Company's growth. The stakeholder engagement and materiality assessment exercise conducted in FY2022-23 led to the prioritization of material issues, mapping of the risks relevant to each material topic, and development of consequent risk mitigation steps. The primary outcome of the stakeholder engagement exercise resulted in the identification and prioritization of material issues relevant to environmental, social, governance, and economic aspects. The identified material issues were presented to the highest governing member and the Board for their feedback and guidance on strategizing the sustainable growth model of the Company. As part of the Company's efforts to continually engage with internal and external stakeholder groups for the identification of key material issues impacting them, the stakeholder engagement exercise undergoes periodic review.

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

Yes, Geojit has always maintained a regular and proactive engagement with the Company's key stakeholders, allowing it to effectively work on its ESG strategies and be transparent about the outcomes. In response to current regulations and interactions with stakeholders, the Company performs periodic evaluations to update and reissue policies as needed.

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

Please refer to the following link for information about the Company's community work <https://www.geojit.com/csr-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, in the following format:

| Category | FY 2022-23 | | | FY 2021-22 | | |
|----------------------|---|--|-----------|------------|--|-----------|
| | Total (A) | No. of employees / workers covered (B) | % (B / A) | Total (C) | No. of employees / workers covered (D) | % (D / C) |
| Employees | | | | | | |
| Permanent | Geojit's Code of Conduct and various HR policies demonstrate our commitment to the protection of Human Rights in employment and across the value chain and upholding the highest level of ethical business practices. Our Code of Conduct reiterates its commitment to human rights. We made significant progress in strengthening our culture of diversity and inclusion at Geojit. That commitment continues to drive our ability to identify and develop the best talent to create an inclusive culture where our workforce can thrive, advocate inclusive behaviour, and integrate diversity and inclusion into our policies and practices. | | | | | |
| Other than permanent | | | | | | |
| Total Employees | | | | | | |

Geojit's policies and processes on human rights are explained in detail to the employees during their induction trainings.

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

| Category | FY 2022-23 | | | | | FY 2021-22 | | | | |
|----------------------|------------|-----------------------|---------|------------------------|---------|------------|-----------------------|---------|------------------------|---------|
| | Total (A) | Equal to Minimum Wage | | More than minimum Wage | | Total (D) | Equal to Minimum Wage | | More than minimum Wage | |
| | | No. (B) | % (B/A) | No. (C) | % (C/A) | | No. (E) | % (E/D) | No. F | % (F/D) |
| Employees | | | | | | | | | | |
| Permanent | 2435 | 0 | 0 | 2435 | 100 | 2174 | 0 | 0 | 2174 | 100 |
| Male | 1545 | 0 | 0 | 1545 | 100 | 1587 | 0 | 0 | 1587 | 100 |
| Female | 653 | 0 | 0 | 653 | 100 | 587 | 0 | 0 | 587 | 100 |
| Other than permanent | 237 | 0 | 0 | 237 | 100 | 316 | 0 | 0 | 316 | 100 |
| Male | 176 | 0 | 0 | 176 | 100 | 231 | 0 | 0 | 231 | 100 |
| Female | 61 | 0 | 0 | 61 | 100 | 85 | 0 | 0 | 85 | 100 |

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

Please refer Annexure V to the Directors' Report for FY 2022-23.

- 4 Do you have a focal point (Individual/Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business?
- The Company has formulated a Grievance Redressal in Employee Manual which states that the employees can address their complaints or grievances to the Human Resources department or to the Senior Management. There shall be no retaliation or reprisal taken against any employee or associate who raises concerns in accordance with the policy.
- Employees can also express their grievances using the email id provided and the details are available in the employee portal.
- A committee may be formed or delegated to investigate the reported issues. The Committee is responsible for evaluating the reported issues and ensuring that they are addressed and rectified. In collaboration with Senior Management, the Committee may also recommend a suitable resolution.
-
- 5 Describe the internal mechanisms in place to redress grievances related to human rights issues.
- The Company regards respect for human rights as one of its fundamental and core values and strives to support, protect and promote human rights to ensure that fair and ethical business and employment practices are followed. The Company is committed to maintaining a safe and harmonious business environment and workplace for everyone, irrespective of ethnicity, region, sexual orientation, race, caste, gender, religion, disability, work, designation, and other parameters.
- Employees are encouraged to share their concerns with their superiors, HR department, legal & compliance, or the members of the senior management. Employees can also send their concerns to the email id hrgrievance@geojit.com and the designated officer will take the required action well in time.
- In addition, Whistle-blower Initiative (WI) provides a formal platform to share grievances on various matters. The details of the grievance mechanism and WI are shared with employees through a portal with adequate security and confidentiality. New recruits are also sensitized to the WI mechanism forms part of the employee induction program providing guarantee on the confidentiality. HRMS portal regularly provide alerts about the whistle-blower policy of the company along the email, whistleblowing@geojit.com in which the complaints are to be sent. Whistle blower policy is displayed in the employee portal with details of the appointed vigilance officer.
- We have a policy on the prevention, prohibition, and redressal of sexual harassment of women at the workplace and have an Internal Complaints Committee (ICC) in compliance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013. ICC Members list along with email ids are published in the Notice Board of all our offices. The Company on regular basis sensitizes its employees on the prevention of sexual harassment at the workplace through online training modules and awareness programs which are held on regular basis.
-

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

| | FY 2022-23 | | | FY 2021-22 | | |
|-----------------------------------|-----------------------|---------------------------------------|---------|-----------------------|---------------------------------------|---------|
| | Filed during the year | Pending resolution at the end of year | Remarks | Filed during the year | Pending resolution at the end of year | Remarks |
| Sexual Harassment | 1 | Nil | Nil | Nil | Nil | Nil |
| Discrimination at workplace | Nil | Nil | Nil | Nil | Nil | Nil |
| Child Labour | Nil | Nil | Nil | Nil | Nil | Nil |
| Forced Labour/ Involuntary Labour | Nil | Nil | Nil | Nil | Nil | Nil |
| Wages | Nil | Nil | Nil | Nil | Nil | Nil |
| Other Human rights related issues | Nil | Nil | Nil | Nil | Nil | Nil |

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

For effective redressal of employee grievances, the Company has in place the Code of Conduct, Employee manual, and the Whistle Blower policy. Every month when an employee uses HRMS, the system prompt about the importance of whistleblowing and reminds him/her about their rights.

The Company also has a policy against Sexual Harassment at the workplace in adherence to the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013. Employees are given training about POSH during their induction. Also the company has mandated every employee to undergo the POSH self-certification program in digital platform.

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

Currently, Geojit includes human rights requirements in the agreement and contracts as and when required. We get certification from vendors stating that they follow the applicable labour rules and do not practice child labour during vendor empanelment

9 Assessments for the year:

% of your plants and offices that were assessed (by entity or statutory authorities or third parties)

| | |
|-----------------------------|---|
| Child labour | The Company is in compliance with the laws, as applicable |
| Forced/involuntary labour | |
| Sexual harassment | |
| Discrimination at workplace | |
| Wages | |
| Others - please specify | |

10 Provide details of any corrective actions taken or underway No corrective actions was necessitated by the to address significant risks / concerns arising from the Company during the year under review assessments at Question 9 above.

Leadership Indicators

| | |
|---|---|
| 1 Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints. | The Company is of the belief that it has upheld the basic principles of human rights in all its dealings. The Company regularly sensitizes its employees on the Code of Conduct through various training programs as well. We get certification from vendors stating that they follow the applicable labour rules and do not practice child labour during vendor empanelment. |
| 2 Details of the scope and coverage of any Human rights due diligence conducted. | Not Applicable |
| 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, Geojit's offices have ramps for easy movement of differently-abled employees and visitors. Most of the offices are located in commercial premises which may be on the ground floor or have elevators and infrastructure for differently abled visitors. Wheelchair-accessible restrooms are available in offices of the Company with large number of employees. |

4 Details on assessment of value chain partners:

% of value chain partners (by value of business done with such partners) that were assessed

| | |
|-----------------------------------|---|
| Sexual Harassment | The Company expects its value chain partners to adhere to the same values, principles, and business ethics upheld by the Company in all their transactions. |
| Discrimination at workplace | |
| Child Labour | |
| Forced Labour/ Involuntary Labour | |
| Wages | |
| Others - please specify | |

5 Provide details of any corrective actions taken or underway Not Applicable to address significant risks / concerns arising from the assessments at Question 4 above.

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

Essential Indicators

| Parameter | FY 2022-23 | FY 2021-22 |
|--|----------------|--|
| 1 Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format: | | |
| Total electricity consumption (A) (GJ) | 13184.35 | 11265 |
| Total fuel consumption (B) (GJ) | 251 | 179 |
| Energy consumption through other sources (C) | Nil | Nil |
| Total energy consumption (A+B+C) (GJ) | 13435.35 | 11444 |
| Energy intensity per rupee of turnover (Total energy consumption/ turnover in million rupees) | 3.19 | 2.36 |
| Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? | | Considering the nature of the business, this is not applicable for us. However, Geojit recognizes the need for energy conservation. As a result, we have implemented various measures to reduce its energy consumption. Our corporate office has successfully achieved the Green Building standards required for "LEED India for New Construction Gold" hence the building performs better than the base case by more than 25% in optimizing energy performance. |
| 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? | | |
| | | Not Applicable |
| 3 Provide details of the following disclosures related to water, in the following format: | | |
| Parameter | FY 2022-23 | FY 2021-22 |
| Water withdrawal by source (in kilolitres) | | |
| (i) Surface water | Not Applicable | Not Applicable |
| (ii) Groundwater | Not Applicable | Not Applicable |
| (iii) Third party water (tanker) (KL) | 3400 | 1944 |
| (iv) Rainwater Used | 3244 | 2504 |
| (v) Water from municipal corporation | NA | NA |
| (vi) Others - Water Bottles (KL) | 152 | 65 |
| Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v) | 6796 | 4513 |
| Total volume of water consumption (in kilolitres) | 11591 | 7697 |
| Water intensity per rupee of turnover (Water consumed / turnover) | 2.76 | 1.6 |

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

Geojit is primarily a service-oriented company that does not engage in manufacturing activities. Hence this is not applicable to us.

However, The Company's use of water is limited to human consumption and has taken measures to conserve water in its offices.

We have a sewage treatment plant with water recycling facility (Maximum recycling capacity 40,000 litres/ per day), we also have the rainwater harvesting facility. Out of the total water consumption per day, 60% of the water is recycled water and the balance is rainwater. We depend on external sources only when rainwater is not available for harvesting.

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

5 Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:
 Not Applicable

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

| Parameter | Unit | FY 22-23 | FY 2021-22 |
|--|------------------------------------|----------|------------|
| Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available) | Metric tonnes of CO2 equivalent | 18.61 | 13.27 |
| Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available) | Metric tonnes of CO2 equivalent | 2893 | 2472.12 |
| Total Scope 1 and Scope 2 emissions per million rupee of turnover | CO2 per million rupees of turnover | 0.69 | 0.51 |

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? No

- 7 Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.
- Geojit believes in reducing the environmental footprint and in lieu of that Paper consumption has been reduced considerably by introducing e-forms and digitizing processes and documents. We strive to make our processes paperless and green. E-waste is recycled and disposed of in an eco-friendly manner through government-certified waste disposal agencies. Our corporate office is a LEED-certified green building, which ensures performance better than the base case by more than 25% in optimizing energy performance.

Other initiatives: -

1. A Sustainable Idea Contest 2023 was organized by Geojit and it was an initiative to promote sustainable practices and ideas among employees and the community. The contest aimed to identify and encourage sustainable ideas that could be implemented at home, in offices, in public places, and in society at large for a better future. All Geojit employees were encouraged to participate in the contest and share ideas that were already being practiced by them or new ideas that they had researched. Overall, the Sustainable Idea Contest 2023 was a great success and promoted sustainability while encouraging employees to think about innovative ideas that could make a positive impact on the environment and society.
2. Geojit, initiated a unique community store called RESTORE. The store provided a different perspective on responsible recycling and restoring scarce resources of our environment. It was open every Wednesday, and employees could contribute by dropping off unused items that were in good condition at the store. If someone had something extra at home that could be a perfect match for one of their colleagues or their home, they could drop it off at the store. The store operated purely on a contribution in-kind basis and did not involve any cash transactions. People could also pick up anything they found useful from the store for their space, or they could pick and contribute what they liked into the placed CSR fund box. RESTORE was an excellent initiative that encouraged responsible recycling and made a positive impact on the environment. Many employees participated in the program. It was an excellent way to contribute to the community while also taking care of the environment. People could donate items that they no longer needed, and others could benefit from them. The RESTORE community store was a significant step towards creating a more sustainable future.
3. Plant Exchange Program (#PEP2022) was organized as part of World Nature Conservation Day on July 28, 2022.

As part of their #PEP2022 initiatives, Geojit encouraged people to cut down on the use of plastics. One of the ways they suggested doing this was by avoiding plastic covers and finding alternative ways to bring plants home. Geojit suggested that people could bring their plants home in old glass containers, natural fibre cloth bags, coconut shells, or pottery/ceramics. These alternatives were not only eco-friendly but also added a touch of creativity to the process.

Other initiatives included as a part of (#PEP2022) included:

Planting more trees.

Conserving water.

Saving electricity.

ADOPTING RESPONSIBLE AND SUSTAINABLE FASHION- Adopting sustainable fashion and practicing responsible shopping by picking up clothes that you will wear at least more than 30 times will lead to reducing depletion and pollution of natural resources.

The 'Plant Exchange Program' was a wonderful initiative that helped raise awareness about the importance of being more mindful and protective of our environment. By exchanging plants, it encouraged people to be more conscious of their role in preserving the environment and taking steps toward a more sustainable future.

The program was organized at HO and all branches of Geojit Pan India. Participants brought their own plants to exchange with others, or they chose to donate a plant to the program. This was a great opportunity to bring together people from different backgrounds and encourage them to connect and work towards a common goal.

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

| Parameter | FY 2022-23 | FY 2021-22 |
|--|--|-------------|
| Total Waste generated (in metric tonnes) | | |
| Plastic waste (A) | Nil | Nil |
| E-waste (B) (MT) | 2.38 | 1.97 |
| Bio-medical waste (C) | | |
| Construction and demolition waste (D) | | |
| Battery waste (E) | | |
| Radioactive waste (F) | | |
| Other Hazardous waste (Oil-soaked cotton waste, DG filters, paint cans, chemical cans, paint residue, oil sludge, DG chimney soot, coolant oil and used oil) . Please specify, if any. (G) | Given the nature of the business, we don't produce these kinds of wastes, hence not applicable | |
| Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector) | | |
| Total (A+B + C + D + E + F + G + H) | 2.38 | 1.97 |
| 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 | | Nil |
| (ii) Re-used | | Nil |
| (iii) Other recovery operations | | Nil |
| Total | | Nil |
| For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes) | | |
| Category of waste | | |
| (i) Incineration | | Nil |
| (ii) Landfilling (In MT) | | Nil |
| (iii) Other disposal operations | | 2.38 |
| Total | | 2.38 |
| 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 the business, Geojit primarily generates only E-waste, paper waste, Food and Wet waste which is disposed off with the help of a government-certified vendors/authorities.

We have a sewage treatment plant with water recycling facility (Maximum recycling capacity 40,000 liters/ per day), we also have the rainwater harvesting facility. Out of the total water consumption per day, 60% of the water is recycled water and the balance is rainwater. We depend on external sources only when rainwater is not available.

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

Not Applicable

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

Not Applicable

- 12 Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment Protection Act and Rules there under.

Geojit is complying with all the relevant laws and regulations pertaining to environment

Leadership Indicators

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

| Parameter | FY 2022-23 | FY 2021-22 |
|--|------------|------------|
| From renewable sources | | |
| Total electricity consumption (A) | Nil | Nil |
| Total fuel consumption (B) | Nil | Nil |
| Energy consumption through other sources (C) | Nil | Nil |
| Total energy consumed from renewable sources (A+B+C) | Nil | Nil |
| From Non-renewable sources | | |
| Total electricity consumption (D) (in GJ) | 13184.35 | 11265 |
| Total fuel consumption (E) (in GJ) | 251 | 179 |
| Energy consumption through other sources (F) | Nil | Nil |
| Total energy consumed from non renewable sources (D+E+F) | 13435.35 | 11444 |
| Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? | | No |

2 Provide the following details related to water discharged:

| Parameter | FY 2022-23 | FY 2021-22 |
|---|--|----------------|
| (i) To Surface Water | NA | NA |
| - No treatment | | |
| With treatment - please specify level of treatment | We have a sewage treatment plant with water recycling facility (Maximum recycling capacity 40,000 liters/ per day), we also have the rainwater harvesting facility. Out of the total water consumption per day, 60% of the water is recycled water and the balance is rainwater. We depend on external sources only when rainwater is not available. | |
| (ii) To Groundwater | | |
| No treatment | | |
| - With treatment - please specify level of treatment | | |
| (iii) To Seawater | | |
| - No treatment | | |
| - With treatment - please specify level of treatment | | |
| (iv) Sent to third-parties | | |
| - No treatment | | |
| - With treatment - please specify level of treatment | | |
| (v) Others - Treated Water in ETP/STP | | |
| - No treatment | | |
| - With treatment - please specify level of treatment | 4795 | NA |
| Total Water discharged (in kilolitres) | 4795 | NA |
| Note: Indicate if any independent assessment/ evaluation/ assurance has been carried out by an external agency? | | Not Applicable |

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:

- (i) Name of the area
- (ii) Nature of operations Not Applicable
- (iii) Water withdrawal, consumption and discharge in the following format:

| Parameter | FY 2022-23 | FY 2021-22 |
|--|----------------|----------------|
| Water withdrawal by source (in kilolitres) | | |
| (i) Surface water | Not Applicable | Not Applicable |
| (ii) Groundwater | Not Applicable | Not Applicable |
| (iii) Third party water (tanker) | 3400 | 1944 |
| (iv) Rainwater Used | 3244 | 2504 |
| (v) Others - Water Bottles | 152 | 65 |
| Total volume of water withdrawal (i + ii + iii + iv + v) | 6796 | 4513 |
| Total volume of water consumption | 11591 | 7697 |
| Water intensity per rupee of turnover (Water consumed / turnover (turnover in millions)) | 2.76 | 1.60 |

| Parameter | FY 2022-23 | FY 2021-22 |
|--|------------|----------------|
| Water discharge by destination and level of treatment (in kilolitres) | | |
| (i) Into Surface water | NA | NA |
| - No treatment | | |
| - With treatment - please specify level of treatment | | |
| (ii) Into Groundwater | NA | NA |
| - No treatment | | |
| - With treatment - please specify level of treatment | | |
| (iii) Into Seawater | NA | NA |
| - No treatment | | |
| - With treatment - please specify level of treatment | | |
| (iv) Sent to third-parties | NA | NA |
| - No treatment | | |
| - With treatment - please specify level of treatment | | |
| (v) Others - Treated Water in ETP/STP | | |
| - No treatment | | |
| - With treatment - please specify level of treatment | 4795 | 3184 |
| Total water discharged (in kilolitres) | 4795 | 3184 |
| Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? | | Not Applicable |

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

| Parameter | Unit | FY 2022-23 | FY 2021-22 |
|--|---------------------------------|------------|----------------------------|
| Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available) | Metric tonnes of CO2 equivalent | 46.4 | Not measured in FY 2021-22 |
| Total Scope 3 emissions per rupee of turnover | Metric tonnes of CO2 equivalent | 0.01 | Not measured in FY 2021-22 |
| Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? | | | No |

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

Not Applicable

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

| Sl. No. | Initiative undertaken | Details of the initiative (Web-link, if any, may be provided along-with summary) | Outcome of the initiative |
|---------|---|---|---------------------------|
| 1 | | Our corporate office is a LEED-certified green building, which ensures performance better than the base case by more than 25% in optimizing energy performance | |
| 2 | | Optimal use of air-conditioning and transport services to reduce emissions | |
| 3 | | In the process of virtualizing storage infrastructure to manage more requirements, while ensuring lesser power and cooling needs | |
| 4 | | We use rainwater harvesting and water recycling facilities to optimise usage of water | |
| 5 | | Paper consumption has been reduced considerably by introducing e-forms and digitising processes and documents. We strive to make our processes paperless and green. | |
| 6 | | Refurbishment instead of replacement of UPS battery | |
| 7 | | Plant Exchange Program (#PEP2022) was organized as part of World Nature Conservation Day on July 28,2022. The program was organized at HO and all branches of Geojit Pan India. Participants brought their own plants to exchange with others, or they chose to donate a plant to the program. By doing so, it encouraged people to be more conscious of their role in preserving the environment and taking steps towards a more sustainable future. | |
| 8 | | Hand dryer installed in pantry and toilets to reduce the usage of tissue paper | |
| 9 | | The company is replacing diesel cars with Electric cars | |
| 10 | | The company has provided electric charging points for the vehicles, free of cost to its employees at our HO. | |
| 11 | | The drinking water bottles has been replaced from plastic to glass bottles | |
| 12 | | The majority part of our building is covered with glass instead of brick walls, thus ensuring maximum usage of daylight and simultaneously reducing usage of electricity. | |
| 13 | | Geojit, initiated a unique community store called RESTORE at our HO, which was an excellent initiative that encouraged responsible recycling and made a positive impact on the environment. Many employees participated in the program. People could donate items that they no longer needed, and others could benefit from them. | |
| 14 | | E-waste is recycled and disposed off in an eco-friendly manner through government certified waste disposal agencies | |
| | | Additionally, the Company has taken initiatives to reduce food and wet waste. The company encourages its employees to use the carpool option for office commutes. Disposal of E-waste is carried through only Government/Pollution Control Board approved agencies. | |
| 7 | Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link. | Yes, the Company recognizes the importance of business continuity in its business and has put in place policies to ensure mission-critical operations continue in the event of an interruption Link of Risk Management Policy: https://www.geojit.com/pdf/Risk-Management-Policy.pdf | |
| 8 | Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard | | Not Applicable |
| 9 | Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts. | | Not Applicable |

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

Essential Indicators

1 a. Number of affiliations with trade and industry chambers/ associations. The company is a member and associated with 6 trade and industry chambers/associations

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

| Sl. No | Name of the trade and industry chambers/ associations | Reach of trade and industry chambers/ associations (State / National) |
|--------|---|---|
| 1 | The Confederation of Indian Industry (CII) | National |
| 2 | Kerala Management Association (KMA) | State |
| 3 | The Cochin Chamber of Commerce & Industry | State |
| 4 | Association of National Exchanges Members of India | National |
| 5 | Bombay Stock Exchange Brokers Forum Mumbai, India | National |
| 6 | ASSOCHAM | National |

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

| Name of authority | Brief of the case | Corrective action taken |
|-------------------|-------------------|-------------------------|
| | Not Applicable | |

Leadership Indicators

1 Details of public policy positions advocated by the entity:

The Company through trade bodies and associations puts forth a number of suggestions with respect to the economy in general and the financial services sector in particular

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.

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

The CSR department of the Company/Geojit Foundation is undertaking the impact assessment of the major initiatives. Feedback taken from the beneficiaries is reviewed and corrective measures are taken wherever required.

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

Not Applicable

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

The Company has a CSR committee that carries out CSR activities that will bring direct benefits to the marginalized, disadvantaged, poor, and deprived sections of the community. The CSR Committee shall take a half yearly review of the CSR strategy and implementation progress and may recommend new focus areas and projects as and when required to the Board. The Board of Directors shall review the progress of CSR activities at least half yearly. The activities of the Geojit Foundation shall be overseen by the Trustees of the Foundation. The Committee interacts with the community to understand and address their concerns. After interacting with the community Geojit makes a plan on how the issues can be sorted out. If Geojit feels that the issue can be addressed by the company financially, Geojit provides its assistance, otherwise the issue is being notified to the relevant government authorities.

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

Not Applicable

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):

Not applicable

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

| Sl. No | State | Aspirational District | Amount spent (In INR) |
|--------|--------|---|-----------------------|
| 1 | Kerala | Ernakulam, Alappuzha, Kozhikode, Palakkad | 24,79,602 |

- 3 (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? No, the Company does not have any preferential procurement policy focusing on suppliers from marginalized/ vulnerable groups. The Company believes in an equal and fair opportunity for all vendors including marginalized/vulnerable employees.
- (b) From which marginalized /vulnerable groups do you procure?
- (c) What percentage of total procurement (by value) does it constitute?
- 4 Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:
Not Applicable
- 5 Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.
Not Applicable
- 6 Details of beneficiaries of CSR Projects:

| Sl. No | CSR Project | No. of persons benefitted from CSR Projects | % of beneficiaries from vulnerable and marginalized groups |
|--------|---|--|--|
| 1 | Education support for Underprivileged Children | 865 | 100% |
| 2 | Student Police Cadet Project: Sponsorship of students | 528 | 100% |
| 3 | Vocational Training for youngsters in Financial Markets by IFMS - towards operational expenses | 34 | 100% |
| 4 | Vocational Training, Livelihood enhancement and medical support for Visually handicapped women | 120 visitors in person & 200 through online | 100% |
| 5 | Operation of Mobile Blood Bank Van | 8000 | 100% |
| 6 | UDBODH- Free day care center for Dementia patients | 10 - 12 Nos. | 100% |
| 7 | Health project & support for poor patients undergoing hospitalization - Sparsh | 45 | 100% |
| 8 | Promotion of education support for deserving students to pursue higher studies - Rise Project & Rajesh Nair Memorial Scholarship Scheme | RISE Project - 200 students Rajesh Nair Memorial Scholarship Scheme - 50 students | 100% |
| 9 | Medical & rehabilitation support for the destitute inmates of Pallurthy Relief Settlement | 123 Nos. | 100% |
| 10 | Vision Restoration (Cataract Eye Surgeries with Intra Ocular Lens Implant):- | 100 Nos. | 100% |
| 11 | Support for House construction | 2 Nos. | 100% |
| 12 | Vocational Training, Livelihood enhancement and medical support for Visually handicapped women | 20 to 23 Nos. | 100% |
| 13 | Promotion of Education through the publication of the literary works of Prof. M K Sanu (SAMOOH) | Literary works - Benefit of Larger public | 100% |
| 14 | Promotion of Cricket Training for the Blind by the Cricket Association for the Blind in Kerala | 30 | 100% |
| 15 | Promotion of Art & Culture-Kochi Student Biennale & Art BY Children | About 9 lakhs Visitors | |

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.
- Customer satisfaction is a top priority at Geojit, and we have established several mechanisms to address customer queries, complaints, and suggestions. Our Customer Care Department can be reached through email (customercare@geojit.com) or toll-free numbers (1800-425-5501 / 1800-103-5501). All queries are promptly recorded and forwarded to the relevant departments for resolution.

Grievance register is maintained in every office of the company.

We also maintain a centralized Register of Complaints at our Head Office, which captures complaints received directly from clients or forwarded by Exchanges and Depositories. The register follows the prescribed format of Exchanges and provides comprehensive information on complaints and their redressal. Complaints are recorded in real-time via email or letter to the dedicated email address grievances@geojit.com.

For complaints related to Depository Participant services, we maintain a separate register at our HO DP and route all complaints received from clients, NSDL, or CDSL to the Depository division. Clients can also reach out to us via dp_grievances@geojit.com for depository-related grievances.

We follow a regulatory norm escalation matrix, which is available on our website, and discuss critical and sensitive cases with our regional and zonal heads. Regular feedback is shared with the Operations team to initiate corrective action where required. We also conduct periodic reviews and analyses complaint types and their origin to take appropriate corrective measures. All grievances related to broking and DP services are presented before the Audit Committee/Board on a quarterly basis".

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

Not Applicable

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

| | FY 2022-23 | | | FY 2021-22 | | Remarks |
|------------------------------|--------------------------|-----------------------------------|---------|--------------------------|-----------------------------------|---------|
| | Received during the year | Pending resolution at end of year | Remarks | Received during the year | Pending resolution at end of year | |
| Data privacy | Nil | Nil | NA | Nil | Nil | NA |
| Advertising | Nil | Nil | NA | Nil | Nil | NA |
| Cyber-security | Nil | Nil | NA | Nil | Nil | NA |
| Delivery of Products | Nil | Nil | NA | Nil | Nil | NA |
| Quality/ Service of Products | Nil | Nil | NA | Nil | Nil | NA |
| Restrictive Trade Practices | Nil | Nil | NA | Nil | Nil | NA |
| Unfair Trade Practices | Nil | Nil | NA | Nil | Nil | NA |
| Other | 355 | 02 | NA | 638 | Nil | NA |

| | | |
|------------------------------|--|--|
| 4 | Details of instances of product recalls on account of safety issues: | |
| | Number | Reasons for recall |
| | Voluntary recalls | Not Applicable |
| | Forced recalls | |
| 5 | Does the entity have a framework/policy on cyber security and risks related to data privacy? | Yes, A Privacy Policy has been implemented which provides support, management direction, and documents how Information Security is managed throughout Geojit; it outlines the appropriate measures through which the Company will facilitate the secure and reliable flow of information, both within the Company and externally. The policy sets out the principles and an overarching framework for Information Security. It also details the supporting policies and guidelines, which will address the aspects of security - https://www.geojit.com/termsandguidelines |
| 6 | Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services | Not Applicable. No penalties/regulatory action has been levied or taken on the above-mentioned parameters |
| Leadership Indicators | | |
| 1 | Channels / Platforms where information on products and services of the entity can be accessed (provide web link, if available). | Geojit's website has information about all of the products it offers. The web-link for the site is https://www.geojit.com/ |
| 2 | Steps taken to inform and educate consumers about safe and responsible usage of products and/or services. | The important terms and conditions provide extensive information and ensure transparency on products. The Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information is accessible on the Company's website. Also the company has conducted 31 Customer meets for 2022-2023 |
| 3 | Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services | The customers are informed through Emails, Call centres, Media, Website, and SMS |
| 4 | Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No) | Yes, we provide product information on the website over and above what is mandated as per local laws. The Company conducts customer satisfaction surveys and the same is utilized as an effective tool to understand customer requirements and to provide better services. |
| 5 | Provide the following information relating to data breaches: | |
| | a. Number of instances of data breaches along-with impact | Nil |
| | b. Percentage of data breaches involving personally identifiable information of customers | NA |