September 04, 2025

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

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

Sub: Business Responsibility and Sustainability Report for FY2025 pursuant to Regulation 34 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Dear Sir / Madam,

Pursuant to Regulation 34 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 regarding submission of Business Responsibility and Sustainability Reporting on the environmental, social and governance disclosures by top one thousand companies, please find enclosed herewith the **Business Responsibility and Sustainability Report** for the Financial Year 2024-25. The same also forms part of the Annual Report for FY 2024-25.

You are requested to kindly take same on record.

The information is also uploaded on the Company's website at www.capriloans.in.

Thanking you,

Yours faithfully,

for **Capri Global Capital Limited**

Bhatt

Yashesh Bhatt
Company Secretary
Membership No.: A20491

Encl.: Business Responsibility and Sustainability Reporting

Annexure V

Business Responsibility & Sustainability Reporting Format

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Listed Entity:	L65921MH1994PLC173469
2.	Name of the Listed Entity:	Capri Global Capital Limited
3.	Year of incorporation:	1994
4.	Registered office address	502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel Mumbai - 400013
5.	Corporate address:	502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel Mumbai - 400013
6.	E-mail:	secretarial@capriglobal.in
7.	Telephone:	022-40888100
8.	Website:	https://www.capriloans.in
9.	Financial year for which reporting is being done:	April 1, 2024 to March 31, 2025
10.	Name of the Stock Exchange(s) where shares are listed:	The National Stock Exchange of India Limited and BSE Limited
11.	Paid-up Capital:	961.64 million INR
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report:	Mr. Aditya Gaur, Lead – ESG, sustainability@capriglobal.in, 022-40888100
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements taken together):	Standalone
14.	Name of assurance provider:	NA
15.	Type of assurance obtained:	NA

II. Products/services

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

Sr. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	Financial and Insurance Service	Financial and Insurance Service	100%

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

Sr. No.	Product/Service	NIC Code	% of total Turnover contributed
1	Financial and Insurance Service	64920	100%

III. Operations

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

Location	Number of plants	Number of offices	Total
National	NA	1061	1061
International	NA		

19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	14
International (No. of Countries)	NA

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

None

c. A brief on types of customers

Capri Global Capital Limited serves a diverse customer base across India, focusing primarily on financially underserved and emerging segments. Its key customers include micro, small and medium enterprises (MSMEs); small and mid-sized real estate developers; individuals seeking gold loans for personal or business needs; and partner NBFCs through indirect retail lending. By catering to these segments, Capri Global plays a pivotal role in advancing financial inclusion and supporting grassroots entrepreneurship.

IV. Employees

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
	EMPLOYEES					
1.	Permanent (D)	8084*	6763	83.66%	1321	16.34%
2.	Other than Permanent (E)			NA		
3.	**Total employees (D + E)**	**8084**	**6763**	**83.66%**	**1321**	**16.34%**
	WORKERS					
4.	Permanent (F)	0	0	0%	0	0%
5.	Other than Permanent (G)	0	0	0%	0	0%
6.	Total workers (F + G)	**0**	**0**	**0%**	**0**	**0%**

*Non-permanent employees (no. 71 - 49M & 22F) i.e. Intern, Apprentice, Consultants are not currently included in our reported figures.

b. Differently abled Employees and workers:

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
	DIFFERENTLY ABLED EMPLOYEES					
1.	Permanent (D)	10	9	90%	1	10%
2.	Other than Permanent (E)	0	0	0%	0	0%
3.	**Total differently abled employees (D + E)**	**10**	**9**	**90%**	**1**	**10%**
	DIFFERENTLY ABLED WORKERS					
4.	Permanent (F)	0	0	0%	0	0%
5.	Other than Permanent (G)	0	0	0%	0	0%
6.	Total differently abled workers (F + G)	**0**	**0**	**0%**	**0**	**0%**

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	7	1	14.29%
Key Management Personnel	3	0	0%

22. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

	FY 2024-25*			FY 2023-24			FY 2022-23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	47.4%	53.2%	48.3%	32.8%	29.5%	32.3%	24.3%	8.8%	19.8%
Permanent Workers	NA								

*Voluntary turnover rate is 19% which only includes employees who have attritted voluntarily post 180 days. The involuntary exits like Absconding / Disciplinary exits are also considered while calculating the total turnover rate of 48.3%

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

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

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

VI. CSR Details

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

(ii) Turnover (in Rs.): **24,100.9 million**

(iii) Net worth (in Rs.): **39,648 million**

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/ No) (If Yes, then provide web-link for grievance redress policy)	FY 2024-25			FY 2023-24		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes : Can send feedback to csr@capriglobal.in	0	0	-	0	0	-
Investors (other than shareholders)	Yes	0	0	-	0	0	-
Shareholders	Yes	0	0	-	0	0	-

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 2024-25			FY 2023-24		
		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
Employees and workers	Yes : Can send feedback to CGCL_Grievances@capriglobal.in	3	0	All request handled and closed based on ICC Committee recommendation	3	0	Resolved and action taken
Customers	Yes : Can send feedback to nodalofficer@capriglobal.in	601	17	All the 17 Open complaints were closed by April 25, 2025.	275	8	All the 8 Open complaints were closed by April 16, 2024.
Value Chain Partners	Yes : Can send feedback to CGCL_Grievances@capriglobal.in	0	0	-	0	0	-
Other (please specify)	-	-	-	-	-	-	-

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

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

Sr. 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	Climate risk	Risk and Opportunity	Climate change is increasingly acknowledged as a significant source of financial risk on a global scale. The inherent uncertainty surrounding the timing, scope, and intensity of climate-related and environmental risks poses a direct threat to the safety, resilience, and operational soundness of individual regulated entities, with potential implications for the broader financial system's stability. Risk considerations, potential disruptions in loan repayment schedules, project viability, and collateral/property valuations. Elevated credit risk due to increased defaults and depreciating asset values. Broader systemic vulnerabilities are potentially leading to financial instability. **Opportunity Considerations:** Advancing green financing initiatives to attract environmentally conscious borrowers. Enabling increased investment in sustainable and climate-resilient projects. Strengthening brand value and stakeholder trust through responsible financial practices. Driving	Establishing a robust ESG framework for long-term value creation and risk mitigation. Capri's ESG policy ensures that environmental, social, and governance considerations are embedded across the organisation's core functions. Key Focus Areas: Embedding ESG principles across business strategy, operational processes, risk management frameworks, and governance structures. Proactively managing climate and sustainability-related risks through responsible and ethical lending practices. Continuously assessing ESG performance metrics and monitoring exposure to emerging risks. Collaborating with stakeholders to strengthen organisational resilience and drive sustainable value creation.	Implications of Climate and Environmental Management Practices **Adverse Implications:** - Escalation in operational expenditures due to inefficiencies or non-compliance. - Exposure to regulatory penalties and sanctions. - Potential erosion of brand reputation and stakeholder trust. **Favourable Implications:** - Transition towards sustainable energy management and low-carbon operations. - Realisation of cost savings through improved energy efficiency. - Enhanced productivity and operational optimisation. - Emerging revenue opportunities in the renewable and clean energy sectors.

Sr. 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)
			operational efficiency, innovation, and long-term business resilience. Supporting sustainability objectives while embedding responsible lending into core business strategy.		
2	Compliance	Opportunity	Compliance is crucial for avoiding legal penalties and maintaining the company's reputation. Adhering to regulatory requirements enhances trust and credibility with stakeholders. Treating compliance as a key priority helps streamline operations and fosters a culture of integrity, positioning Capri as a reliable and responsible player in the market.	NA	**Positive** Effective compliance reduces the risk of costly fines and legal issues. It also improves operational efficiency and attracts investment by ensuring adherence to regulations. This proactive approach builds investor confidence, supporting long-term financial stability and growth.
3	Data security and privacy	Opportunity and Risk	Data privacy and protection are essential for maintaining customer trust and complying with regulations. Prioritizing this area demonstrates Capri's commitment to safeguarding sensitive information, reducing the risk of breaches and associated reputational damage. This proactive stance enhances the Capri's credibility and competitive advantage	To ensure data protection & privacy, there are internal policies and guidelines to ensure the collection, use and storage of data is secure.	**Positive and Negative** Investing in data privacy and protection mitigates the risk of costly data breaches and regulatory fines. It fosters customer loyalty and attracts new clients, driving revenue growth. Enhanced data security practices also improve operational efficiency and reduce potential financial losses, contributing to long-term profitability and stability.
4	Non-discrimination	Risk	**Risk Perspective:** • Inadequate measures to prevent discrimination (race, gender, etc.) may lead to legal actions. • Risks reputational harm and hindered customer trust. • Potential revenue loss and business constraints.	• Upholding a zero-tolerance policy against discrimination. • Ensuring unbiased loan approval processes. • Providing equal access to financing opportunities. • Conducting regular training to raise awareness about non-discrimination. • Implementing transparent practices and stringent enforcement measures.	**Negative Implications:** • Legal actions • Reputation damage • Limited access to diverse customer base

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 your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c. Web Link of the Policies, if available	All the policies are hosted on • https://www.capriloans.in/corporate-governance/ • https://www.capriloans.in/esg-policies-and-disclosures/ whereas few of the policies are internal documents.								

Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
2.	Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3.	Do the enlisted policies extend to your value chain partners? (Yes/No)	We promote responsible and sustainable practices throughout our value chain, encouraging our partners to join us in adopting ethical business conduct within their capabilities.								
4.	Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Nil	Nil	Great Place to Work Certification	Nil	Nil	Nil	Nil	Nil	Nil
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	Nil	Nil	Nil	Nil	Nil	To cut waste, water use and Scope 2 emissions by 5%	Nil	Increase the number of women in the workforce to 15%	Nil
6.	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Nil	Nil	Nil	Nil	Nil	Despite an increase in branches from 919 to 1,061, total waste reduced from 1,039 kg to 952 kg, achieving our 5% reduction target. Per branch waste dropped from 1.13 kg to 0.90 kg, a 20% reduction, reflecting improved waste management.	Nil	Achieved the target of women hiring for FY 2024-25	Nil
Governance, leadership and oversight										
7.	Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure):	Annual Report : Chairmans Speech								
8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Mr. Rajesh Sharma, Managing Director								
9.	Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Mr. Rajesh Sharma, Managing Director								

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	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	Yes									Policies are reviewed periodically or as per need basis to meet requirements.								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Yes									The company complies with all the extant regulations. Also, as and when any compliance is made applicable to the entity, required measures are being taken								

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

	P1	P2	P3	P4	P5	P6	P7	P8	P9
	No*								

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

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/No)	The Company considers all the principles material to the business.								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	NA								
The entity does not have the financial or/human and technical resources available for the task (Yes/No)	NA								
It is planned to be done in the next financial year (Yes/No)	NA								
Any other reason (please specify)									

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

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

Essential Indicators

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

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 the by awareness programmes
Board of Directors	1	All 9 NGRBC Principles	100%
Key Managerial Personnel	1	All 9 NGRBC Principles	100%
Employees other than BoD and KMPs	1	All 9 NGRBC Principles	97.27%
Workers	NA		

2. **Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format**

(Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine					
Settlement			NA		
Compounding fee					

Non-Monetary				
	NGRBC Principle	Name of the regulatory/enforcement agencies/judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment		NA		
Punishment				

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

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
NA	NA

4. **Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web link to the policy.**

Yes, the Company has a well-defined Anti-Bribery and Anti-Corruption (ABAC) Policy, which articulates its zero-tolerance stance towards bribery and corruption in all business dealings. The policy applies to all employees and sets out clear responsibilities for preventing, detecting, and reporting any instances of bribery or corrupt practices.

Anti Bribery and Anti-Corruption Policy : Anti-Bribery-and-Anti-Corruption-Policy-CGCL-27.01.2024-1.pdf

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

	FY 2024-25	FY 2023-24
Directors	0	0
KMPs	0	0
Employees	0	0
Workers	NA	NA

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

Particulars	FY 2024-25		FY 2023-24	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	-	0	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	-	0	-

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

   NIL

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

	FY 2024-25	FY 2023-24
Number of days accounts payables	7	19

9. **Open-ness of business**

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

Parameter	Metrics	FY 2024-25	FY 2023-24
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NA	NA
	b. Number of trading houses where purchases are made from		
	c. Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers / distributors as % of total sales		
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors		
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	0.36%	0.85%
	b. Sales (Sales to related parties / Total Sales)	0.44%	0.23%
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	0%	0%
	d. Investments (Investments in related parties / Total Investments made)	82.21%	90.28%

Leadership Indicators

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

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

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

   Yes, we maintain a strict stance against unethical business practices and ensure compliance with pertinent principles, particularly regarding conflicts of interest. We have a policy on Related Party Transactions which governs to avoid/manage conflict of interest. Link to the policy: https://cgcdn.capriloans.in/public/wp-content/uploads//files/1742882268272-Policy-on-related-party-transaction_CGCL.pdf

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

Essential Indicators

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

Segment	FY 2024-25	FY 2023-24	Details of improvements in environmental and social impacts
R&D	20% of total budget - based on employee, infra and other costs associated with our new initiatives project. This includes projects such as hawkeye, which runs at a fraction of servers compared to the previous reporting systems, moving to Graviton (ARM based architectures that are significantly more energy efficient). We have reduced our server cost by almost 30% despite the growth of business massively. This has been achieved by designing new architecture that are server efficient.	10%	**1. Automated Decision-Making:** System-based underwriting and automated processes reduce manual errors and ensure more efficient loan approvals. **2. Customer Inclusion and Tailored Products:** R&D in financial product customization for rural and self-employed clients, addressing unique needs and ensuring financial inclusion. **3. Risk & Compliance Innovations:** Development of risk categorization systems and query resolution modules for smoother customer interactions and improved compliance. **4. Digitalization and Paperless Processes:** E-Sign and Tele-PD replace physical agreements, reducing paper use and cutting carbon footprints. Digital bank statement verification eliminates the need for printed statements, promoting sustainability. **5. Environmental Sustainability:** The paperless journey across customer creation, loan disbursal, and loan life cycle processes saves significant paper. **6. Employee Engagement:** Gamification of business numbers encourages digital adoption and motivates employees to increase productivity and efficiency.
Capex	5%	2%	**1. Digitalization and Paperless Processes:** E-Sign and Tele-PD replace physical agreements, reducing paper use and cutting carbon footprints. Digital bank statement verification eliminates the need for printed statements, promoting sustainability. **2. Environmental Sustainability:** The paperless journey across customer creation, loan disbursal, and loan life cycle processes saves significant paper. **3. Employee Engagement:** Gamification of business numbers encourages digital adoption and motivates employees to increase productivity and efficiency.

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

Yes

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

10%

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

Capri Global operates as a financial services firm and does not engage in manufacturing activities. The Company manages its e-waste through internal systems and collaborates with certified recyclers to ensure responsible disposal. E-waste has been safely processed through authorised channels. Additionally, Capri Global is actively reducing plastic usage in its offices and branches by adopting environmentally friendly alternatives, further advancing its sustainability goals.

4. **Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.**

Given the nature of its operations as a financial services company, Extended Producer Responsibility (EPR) requirements are not applicable to Capri Global.

Leadership Indicators

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

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

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

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

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

Indicate input material	Recycled or re-used input material to total material	
	FY 2024-25	FY 2023-24
	NA	NA

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 2024-25			FY 2023-24		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	NA			NA		
E-waste						
Hazardous waste						
Other waste						

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

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

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	
		No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E /A)	No. (F)	% (F /A)
Permanent employees											
Male	6763	4743	70.10%	6763	100%	-	-	6763	100%	-	-
Female	1321	680	51.50%	1321	100%	1321	100%	-	-	-	-
Total	**8084**	**5423**	**67.10%**	**8084**	**100%**	**-**	**-**	**-**	**-**	**-**	**-**
Other than Permanent employees											
Male	NA										
Female											
Total											

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

Category	% of workers covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E /A)	No. (F)	% (F /A)
Permanent workers											
Male	NA										
Female											
Total											
Other than Permanent workers											
Male	NA										
Female											
Total											

c. **Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –**

	FY 2024-25	FY 2023-24
Cost incurred on wellbeing measures as a % of total revenue of the company	0.14%	0.24%

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

Benefits	FY 2024-25			FY 2023-24		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	99%	NA	Yes	97%	NA	Yes
Gratuity	100%		NA	100%		NA
ESI	23%		Yes	32%		Yes
Others – please specify	NA		NA	NA		NA

3. **Accessibility of workplaces**

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

Yes. Capri Global is deeply committed to fostering an accessible and inclusive workplace where all individuals, including persons with disabilities, can thrive. In alignment with the Rights of Persons with Disabilities Act, 2016, we continue to advance our efforts to ensure that our offices are welcoming and barrier-free. As part of this journey, we have equipped our corporate and regional offices with ramps and other accessibility features to enable smooth and independent mobility for individuals with diverse physical needs. We remain focused on continuously enhancing workplace accessibility across all our locations.

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. Capri Global is committed to being an equal opportunity employer and upholding a workplace culture grounded in inclusion, respect, and belonging. We maintain a zero-tolerance approach towards all forms of discrimination and remain steadfast in promoting fairness and equity across the organisation. Our Equal Opportunity and No Discrimination Policy ensures that all individuals — regardless of disability, marital status, race, religion, gender, sexual orientation, or other characteristics — are treated with dignity and parity, both as employees and as prospective hires. The Company is fully aligned with the provisions of the Rights of Persons with Disabilities Act, 2016, and continues to foster an inclusive work environment where diversity is celebrated. The policy applies to all job applicants, employees, trainees, and consultants (including those under direct contract with CGCL), and is publicly available here: Equal-Opportunity-and-No-Discrimination-Policy-CGCL-27.01.2024.pdf

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

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	69.40%	NA	NA
Female	100%	40.00%	NA	NA
Total	100%	61.70%	NA	NA

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

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	NA
Other than Permanent Workers	NA
Permanent Employees	Yes, Capri Global fosters a work environment grounded in equity, transparency, and openness, where employees are encouraged to express their views freely. The Company ensures clear and consistent communication of its policies and practices to all employees, promoting awareness and understanding. Capri empowers its workforce to operate without fear of bias, gender-based discrimination, or harassment, and enforces a strict zero-tolerance approach towards any violations of these principles. A robust grievance mechanism is in place, enabling employees to report concerns confidentially and anonymously, without fear of retaliation. Furthermore, Capri provides multiple channels for ethical consultation and reporting through established frameworks, including the Whistleblower Policy, Prevention of Sexual Harassment (PoSH) Policy, and other related policies.
Other than Permanent Employees	NA

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

Category	FY 2024-25			FY 2023-24		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees						
Male	6763	Nil	Nil	5770	Nil	Nil
Female	1321	Nil	Nil	1050	Nil	Nil
Total Permanent Workers						
Male	Nil	Nil	Nil	Nil	Nil	Nil
Female	Nil	Nil	Nil	Nil	Nil	Nil

8. Details of training given to employees and workers:

Category	FY 2024-25					FY 2023-24				
	Total (A)	On Health and Safety Measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill Upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
					Employees					
Male	6763	6560	96.99%	6389	94.47%	5770	0	0%	2247	38.94%
Female	1321	1306	98.86%	1124	85.09%	1050	0	0%	334	31.81%
Total	**8084**	**7866**	**97.30%**	**7513**	**92.94%**	**6820**	**0**	**0%**	**2581**	**37.84%**
					Workers					
Male										
Female						NA				
Total										

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

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
			Employees			
Male	6763	4864	72%	5770	4357	76%
Female	1321	925	70%	1050	734	70%
Total	**8084**	**5789**	**72%***	**6820**	**5091**	**75%**
			Workers			
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA

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

10. Health and safety management system:

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

Yes. Capri Global has implemented an Occupational Health and Safety (OHS) management system. The system ensures structured employee education and training on safety protocols through regular fire safety training sessions and evacuation drills. Ongoing awareness is reinforced via email communications, physical and digital posters/banners, and internal communication channels. In addition, dedicated employee engagement campaigns are conducted to promote health and safety practices across the organisation. Key measures implemented to maintain a safe and healthy work environment include the installation of fire extinguishers, availability of first aid kits, adherence to electrical safety standards, access to medical facilities, and promotion of good ergonomic practices.

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

As a financial services organisation, Capri Global operates in a low-hazard environment; however, ensuring the safety and well-being of our employees remains a key priority. To proactively identify and mitigate potential workplace hazards, we conduct **routine branch inspections**, which serve as a critical mechanism for assessing both routine and non-routine risks across our offices and branches. These inspections systematically evaluate various aspects of the workplace to ensure compliance with established safety protocols and legal requirements.

We are in the process of operationalising formal procedures for **reporting and documenting work-related hazards,** thereby strengthening our risk management framework and driving continuous improvement in workplace safety.

Occupational Health and Safety (OHS) Policy : Occupational-Health-and-Safety-Policy

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

NA

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

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

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

Safety Incident/Number	Category*	FY 2024-25	FY 2023-24
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	NA	NA
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	NA	NA
No. of fatalities	Employees	Nil	Nil
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	NA	NA

*Including the contract workforce

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

Capri Global is committed to fostering a safe, healthy, and supportive work environment for all its employees. We adopt a proactive approach to workplace safety by regularly conducting awareness sessions and health and safety webinars, aimed at enhancing employee knowledge and preparedness.

The company ensures that ergonomic standards are maintained across all branches to promote physical well-being and minimise the risk of strain or injury. In addition, we are continuously upgrading safety infrastructure at our locations, including the deployment of essential safety equipment and emergency resources.

These efforts are reinforced by an organisational culture that values employee welfare and actively encourages a sense of shared responsibility towards maintaining a safe and healthy workplace.

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

	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	-	Nil	Nil	-
Health & Safety	Nil	Nil	-	Nil	Nil	-

14. Assessments for the year:

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

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

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

Leadership Indicators

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

Yes, Capri Global provides term insurance coverage for all the employees.

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

Capri Global encourages its value chain partners to adopt responsible and transparent business practices aligned with applicable regulations. The company has put in place processes to verify that all statutory dues are properly deducted and deposited by its partners, in compliance with prevailing legal requirements. These processes are subject to periodic review as part of both internal and statutory audits. Capri also expects its value chain partners to uphold the principles of business responsibility, transparency, and accountability, which are reinforced through clearly defined audit policies and procedures.

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

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Employees	Nil	Nil	Nil	Nil
Workers	NA	NA	NA	NA

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

Capri Global places strong emphasis on the ongoing training and development of its employees, equipping them with the latest skills and knowledge required to thrive in a dynamic business environment. Through a wide range of learning initiatives centred on emerging industry trends and new technologies, the organisation empowers its workforce to maintain high employability throughout their careers. This continued investment in capability enhancement not only drives organisational excellence but also enables employees to confidently manage future career transitions and opportunities.

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	>40%
Working Conditions	>40%

Capri Global has established a Value Chain ESG Assessment process and successfully conducted the assessment, covering over 40% of its value chain in FY2024-25.

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

Nil

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

Essential Indicators

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

   Identifying key stakeholder groups is an important focus at Capri Global Capital Limited. We conduct a stakeholder mapping exercise to recognise both internal and external stakeholders. Internally, our stakeholders include employees, who are an integral part of the organisation. They contribute to daily activities, play a key role in the organisation's progress, and are closely involved in its decisions and initiatives. Externally, our stakeholders include a diverse range of groups with distinct interests, such as investors/shareholders, customers, suppliers, value chain partners, regulators, and local communities.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, 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
Employees	No	Multiple channels- Email, Direct Communication, Feedback and survey, Internal circulars	Continuous	Information sharing, Employee engagement, Talent Management, Productivity, Health and Safety, Compensation, Benefits and L&D
Investors/ Shareholders	No	Investor Presentation AGM, Annual Report, Investor Meet, Media Release	Quarterly/Annually and Need Based	To provide updates on the Company's performance, significant developments, and other pertinent information
Customers	No	Physical and Digital Channels	Continuous/Need Based	Gathering customer feedback and addressing grievances, sharing information, and offering customer support throughout the entire service life cycle.
Suppliers	No	Meetings, Emails, Telephone	Continuous/Need Based	Product / Services delivery
Government/ Regulators	No	Multiple channels- Email, Personal Meetings and Statutory Fillings	Continuous/Need Based	For regulatory compliance
Local Communities	Yes	Meetings, engagement with CSR Implementation Partners	Continuous/Need Based	CSR Project Development

Leadership Indicators

1. **Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

   At Capri Global Capital Limited, we place importance on engaging with stakeholders on economic, environmental, and social matters. We hold regular consultations across various departments and communication channels. Based on these interactions, feedback is consolidated and shared with the Board of Directors, depending on the subject matter. We ensure transparent communication and share relevant information within regulatory boundaries, maintaining a balance between confidentiality and stakeholder expectations. Stakeholder engagement is a continuous process, led by the respective business units, with senior executives participating when required. The Board of Directors remains informed about these engagements and provides guidance as appropriate.

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.**

At Capri Global Capital Limited, consulting with stakeholders is essential for understanding and addressing environmental and social aspects. We actively gather perspectives to inform our policies and initiatives, ensuring that feedback is reflected in our ESG approach, decision-making processes, and in identifying areas such as performance measurement. We prioritise clear communication and share relevant updates while adhering to regulatory requirements. Engagement efforts are continuous and are managed by the respective business teams, with senior leadership involved where necessary. The Board of Directors remains updated on key outcomes and offers direction when required.

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

At Capri Global Capital Limited, we are committed to advancing Sustainable Development and enhancing community well-being through our Corporate Social Responsibility (CSR) efforts. We regard CSR not just as a statutory requirement, but as an opportunity to contribute meaningfully to society and support lasting, positive change in people's lives.

Our initiatives are designed to align with the Sustainable Development Goals (SDGs), with a focus on education, healthcare, skill development, environmental conservation, and women's empowerment, particularly for vulnerable and marginalised communities. Detailed information on our CSR programmes is available in the Director's Report.

PRINCIPLE 5 Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees/ workers covered (D)	% (D / C)
Employees						
Permanent	8084	7288	90.15%	6820	6820	100%
Other than permanent		NA			NA	
Total Employees	**8084**	**7900**	**97.72%**	**6820**	**6820**	**100%**
Workers						
Permanent						
Other than permanent		NA			NA	
Total Workers						

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

Category	FY 2024-25					FY 2023-24				
	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										
Male	6762	96	1.42%	6666	98.58%	5770	101	1.75%	5669	98.25%
Female	1322	30	2.27%	1292	97.73%	1050	17	1.62%	1033	98.38%
Other than Permanent										
Male			NA					NA		
Female										

Category	FY 2024-25					FY 2023-24				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Workers										
Permanent										
Male	NA					NA				
Female										
Other than Permanent										
Male	NA					NA				
Female										

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

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	6	4,13,50,000*	1	15,00,000
Key Managerial Personnel	2*	1,16,16,513	-	-
Employees other than BoD and KMP	6760	3,25,133	1321	2,73,148

* MD has been considered in BoD and has a remuneration of ₹ 3,28,50,000

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

	FY 2024-25	FY 2023-24
Gross wages paid to females as % of total wages	12.11%	10.04%

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

Yes

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

Capri Loans has established a formal, confidential, and accessible grievance redressal mechanism to address concerns, including those related to human rights. Employees are encouraged to raise issues without fear of retaliation, and all grievances whether related to workplace conduct, discrimination, or human rights violations - are directed to the appropriate internal teams for prompt and fair resolution.

The system ensures anonymity where requested, and every concern is handled with sensitivity, impartiality, and in alignment with Capri's core values of integrity, transparency, and respect. This mechanism reinforces our commitment to upholding a safe, inclusive, and rights-respecting work environment for all.

Refer to the human rights policy for further information: https://cgcdn.capriloans.in/wp-content/uploads/2024/02/05161229/Human-Rights-Policy-CGCL-27.01.2024.pdf

https://cgcdn.capriloans.in/wp-content/uploads/2024/05/29133957/Whistle-Blower-Policy.pdf

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

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

	FY 2024-25			FY 2023-24		
	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	3	Nil	All Request Handled & Closed based on ICC Committee Recommendation	Nil	Nil	-
Discrimination at workplace	Nil	Nil	-	Nil	Nil	-
Child Labour	Nil	Nil	-	Nil	Nil	-
Forced Labour/ Involuntary Labour	Nil	Nil	-	Nil	Nil	-
Wages	Nil	Nil	-	Nil	Nil	-
Other human rights related issues	Nil	Nil	-	Nil	Nil	-

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

	FY 2024-25	FY 2023-24
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	3	Nil
Complaints on POSH as a % of female employees / workers	0.23%	Nil
Complaints on POSH upheld	0	Nil

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

Capri Loans has a robust and confidential grievance mechanism that empowers employees to report concerns related to discrimination and harassment without fear of retaliation. This mechanism is firmly aligned with our POSH, Human Rights, Equal Opportunity & No Discrimination, and Whistleblower policies.

We are committed to maintaining a respectful and inclusive workplace, where every individual feels safe to raise concerns. Capri Loans ensures strict measures are in place to prevent any adverse consequences for complainants. All cases are handled with sensitivity, impartiality, and confidentiality. Our policies are designed not only to address grievances effectively but also to prevent such incidents through proactive awareness and preventive measures.

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

The company has implemented a Code of Conduct for value chain partners to prevent any association with activities that violate human rights. Additionally, the Suppliers' Code of Conduct requires suppliers to provide a self-declaration confirming their commitment to upholding human rights and environmental standards.

10. Assessments for the year:

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

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

Nil

Leadership Indicators

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

   There were no reported human rights grievances or violations during the current reporting year at Capri Loans. As a result, no modifications or new business processes were required in response to such concerns. Capri Loans continues to uphold its commitment to human rights through proactive policies, regular training, and a culture of respect and accountability across the organization.

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

   No formal human rights due diligence was conducted during the reporting year. However, Capri Loans maintains a comprehensive set of policies and a strong governance framework that collectively safeguard various aspects of human rights across the organization. These frameworks are embedded into our operations to promote ethical conduct, fairness, non-discrimination, and a safe working environment for all employees and stakeholders.

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

   At Capri Loans, we are committed to building an inclusive and accessible workplace for all, including individuals with disabilities, in line with the Rights of Persons with Disabilities Act, 2016. We have taken meaningful steps to enhance accessibility across our premises and continue to identify and address any existing barriers.

   Our efforts are guided by our Equal Opportunity and Inclusion policies, and we remain focused on creating a work environment where all stakeholders - employees, visitors, and partners can engage freely and equitably. Continuous improvements are part of our broader commitment to fostering accessibility, dignity, and equal opportunity across the organization.

   Policy : Equal-Opportunity-and-No-Discrimination-Policy-CGCL-27.01.2024.pdf

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	Nil
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
Wages	
Others – please specify	

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

   NA

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

Essential Indicators

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

Parameter	FY 2024-25	FY 2023-24
From renewable sources		
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)	-	-
From non-renewable sources		
Total electricity consumption (D)	25,448.55 GJ	24,026.78 GJ
Total fuel consumption (E)	713.64 GJ	-
Energy consumption through other sources (F)	-	-
Total energy consumed from nonrenewable sources (D+E+F)	**26,162.19 GJ**	**24,026.78 GJ**
Total energy consumed (A+B+C+D+E+F)	**26,162.19 GJ**	**24,026.78 GJ**

Parameter	FY 2024-25	FY 2023-24
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	1.09 GJ/₹ Million	1.34 GJ/₹ Million
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	22.52 GJ/₹ Million	30.01 GJ/₹ Million
Energy intensity in terms of physical output	-	-
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

PPP – IMF conversion factors for FY 2025: 20.66 and FY 2024: 22.4

(Source: https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND)

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

No

2. **Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.**

NA

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

Parameter	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	56,316.17	3,178.51
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	**56,316.17**	**3,178.51**
Total volume of water consumption (in kilolitres)	**5,390.33**	**3,178.51**
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	0.22 KL/₹ Million	0.1782 KL/₹ Million
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	4.545 KL/₹ Million	3.99 KL/₹ Million
Water intensity in terms of physical output	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

PPP – IMF conversion factors for FY 2025: 20.66 and FY 2024: 22.4

(Source: https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND)

*Water Withdrawal includes flushing

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

No

4. **Provide the following details related to water discharged:**

Parameter	FY 2024-25	FY 2023-24
Water discharge by destination and level of treatment (in kiloliters)		
(i) To Surface water		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(ii) To Groundwater		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iii) To Seawater		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(v) Others		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
Total water discharged (in kiloliters)	-	-

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

No

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

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

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

Parameter	Please specify unit	FY 2024-25	FY 2023-24
NOx	-	-	-
SOx	-	-	-
Particulate matter (PM)	-	-	-
Persistent organic pollutants (POP)	-	-	-
Volatile organic compounds (VOC)	-	-	-
Hazardous air pollutants (HAP)	-	-	-
Others – please specify	-	-	-

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

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

Parameter	Unit	FY 2024-25	FY 2023-24
Total Scope 1 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent	83.58	-
Total Scope 2 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent	5,153.33	4,738.62
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	kgCO2e/ rupee	0.00021729	0.0026
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Kg/rupee	0.004489	0.00595

Parameter	Unit	FY 2024-25	FY 2023-24
Total Scope 1 and Scope 2 emission intensity in terms of physical output	-	-	-
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity			

PPP – IMF conversion factors for FY 2025: 20.66 and FY 2024: 22.4

(Source: https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND)

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

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

Yes, Capri Global Capital Limited has undertaken initiatives aimed at reducing Greenhouse Gas (GHG) emissions as part of our broader commitment to environmental responsibility. We recognise the importance of climate action and continue to take steps that contribute to minimising our environmental footprint.

One of our key focus areas is improving energy efficiency across our offices and branches. We have implemented energy-saving measures such as the use of LED lighting and energy-efficient cooling systems, which help lower electricity consumption and contribute to GHG emission reduction. These upgrades not only support operational efficiency but also reduce indirect emissions associated with purchased electricity (Scope 2 emissions).

In addition, we are gradually embedding sustainability considerations in our procurement and facility management practices by encouraging the use of environment friendly equipment and promoting optimal resource usage.

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

Parameter	FY 2024-25	FY 2023-24
Total Waste generated (in metric tonnes)		
Plastic waste (A)		
E-waste (B)	887.5 Kgs	1,162 Kgs
Bio-medical waste (C)		
Construction and demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)		
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	64 Kgs	-
Total (A+B + C + D + E + F + G + H)	**951.5 Kgs**	**1,162 Kgs**
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.0395 Kg/ ₹ Million	0.065 Kg/₹ Million
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	0.82 Kg/₹ Million	1.46 Kg/₹ Million
Waste intensity in terms of physical output	NA	NA
Waste intensity (optional) – the relevant metric may be selected by the entity		
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	254.68 Kgs	1039 Kgs
(ii) Re-used	288.98 Kgs	
(iii) Other recovery operations		
Total	**543.66 Kgs**	**1039 Kgs**

Parameter	FY 2024-25	FY 2023-24
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	124.48 Kgs	
(ii) Landfilling	130.20 Kgs	123 Kgs
(iii) Other disposal operations	153.16 Kgs	
Total	**407.84 Kgs**	**123 Kgs**

PPP – IMF conversion factors for FY 2025: 20.66 and FY 2024: 22.4

(Source: https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND)

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

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

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

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

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

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

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

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

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

Leadership Indicators

1. **Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):**

   For each facility / plant located in areas of water stress, provide the following information:

   (i) Name of the area

   (ii) Nature of operations

   (iii) Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres)	-	-
Total volume of water consumption (in kilolitres)	-	-
Water intensity per rupee of turnover (Water consumed / turnover)	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(ii) Into Groundwater		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iii) Into Seawater		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(v) Others		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
Total water discharged (in kilolitres)	-	-

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

NO

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

Parameter	Unit	FY 2024-25	FY 2023-24
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	2331.00*	-
Total Scope 3 emissions per rupee of turnover	-	0.000097	-
Total Scope 3 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 3 emissions generated / Revenue from operations adjusted for PPP)	-	0.00200	-

*Finance Emissions are not included

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

3. **With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.**

   NA

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

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

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

   Yes, Capri Global Capital Limited has a comprehensive Business Continuity and Disaster Management Plan in place. The policy aims to ensure seamless continuity of critical business functions during unexpected disruptions, whether natural or man-made. It covers all departments and locations, outlining responsibilities, communication protocols, recovery objectives, and governance mechanisms. A Crisis Management Team oversees implementation, with support from department-level coordinators. The plan also includes regular testing, employee awareness programmes, and alignment with regulatory standards. It is reviewed annually to ensure continued effectiveness and resilience. This structured approach reflects the organisation's commitment to minimising impact and safeguarding stakeholders.

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

   Nil

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

   Capri Global has established a Value Chain ESG Assessment process and successfully conducted the assessment, covering over 40% of its value chain in FY25.

8. **How many green credits have been generated or procured :**

   (i) By the listed entity : **0**

   (ii) By the top ten (in terms of value of purchases and sales, respectively) value chain partners : **0**

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

Essential Indicators

1. a. **Number of affiliations with trade and industry chambers/ associations. :**

   1

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

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

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

Name of authority	Brief of the case	Corrective action taken
NA		

Leadership Indicators

1. Details of public policy positions advocated by the entity:

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

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

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
NA					

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

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

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

As a financial services institution, Capri Global's core business activities generally do not result in community-related grievances. However, through our Corporate Social Responsibility (CSR) initiatives, we have embedded channels for receiving and addressing community feedback, including direct engagement with beneficiaries. we maintain a robust whistleblower mechanism to capture grievances or concerns from both internal and external stakeholders, including vendors and community members.

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

	FY 2024-25	FY 2023-24
Directly sourced from MSMEs/ small producers	6.98%	7.50%
Directly from within India	99.53%	99.97%

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

Location	FY 2024-25	FY 2023-24
Rural	1.5%	7.8%
Semi-urban	3.6%	8.7%
Urban	25.5%	28.7%
Metropolitan	69.3%	54.8%

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

Leadership Indicators

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

Details of negative social impact identified	Corrective action taken
NA	

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

Sr. No.	State	Aspirational District	Amount spent (In INR)
1	Chhattisgarh	Rajnandgaon	16,00,000
2	Rajasthan	Baran	6,08,650
3	Rajasthan	Dholpur	12,50,026
4	Uttar Pradesh	Bahraich	40,00,000

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

No

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

NA

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

NA

4. **Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:**

Sr. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
1	Inhouse real time TAT management system - IP Rights (patent pending)	Provisional Patent filed on: 2025/03/15	Yes: The improvements in TAT (Turnaround Time) lead to enhanced customer satisfaction, as they experience quicker processing times for loans and services. Additionally, the more efficient workflow reduces operational costs, which could be reflected in more competitive interest rates or reduced fees passed on to customers. Moreover, the enhanced system allows for a smoother customer journey, leading to a better overall experience and loyalty.	Based on customer satisfaction improvements, increased disbursement rates, and operational cost savings: **Revenue Growth:** The system's improvement in TAT has led to a measurable increase in new disbursal interest income for Home Loans (HL) and MSME sectors, which directly contributes to higher revenue generation. **Operational Savings:** The automation and monitoring mechanisms have resulted in a reduction of time spent on manual processes, thereby reducing operational costs and allowing for the reallocation of resources to other strategic areas. **Customer Loyalty:** Faster processing and service delivery improve customer retention and brand reputation, which indirectly translates into long-term revenue and growth.

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

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

6. **Details of beneficiaries of CSR Projects**

Sr. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Sustainable Livelihood Development and Women Empowerment	15,519	100%
2	Education Initiative	22,173	100%
3	Health	1,39,184	100%

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

Essential Indicators

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

We have a structured mechanism in place to receive and resolve customer complaints through multiple channels. Once a complaint is received, it is acknowledged and directed to the relevant team for resolution. Each complaint is addressed with a complete end-to-end response, and closed only after ensuring the customer is satisfied with the resolution provided. These processes are detailed in our Grievance Redressal Policy.

Contact Information Accessibility:

We actively promote our customer care contact details to ensure easy access for support.

For Gold Loan inquiries: +91 9179 121 021 (Toll-Free)

For MSME and Home Loans: 1800 102 1021 (Toll-Free)

Email: nodalofficer@capriglobal.in and care@capriglobal.in

More details are available at: https://cgcdn.capriloans.in/public/wp-content/uploads/files/1749466767674-CGCL_Grievance-Redressal-Policy-Mar-2025.pdf

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

Sr. No.	As a percentage to total turnover
Environmental and social parameters relevant to the product	NA
Safe and responsible usage	
Recycling and/or safe disposal	

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

Aspects	FY 2024-25			FY 2023-24		
	Received during the year	Pending resolution at end of year (i.e. as of 31st Mar'2025)	Remarks	Received during the year	Pending resolution at end of year (i.e. as of 31st Mar'2024)	Remarks
Data privacy	0	0		0	0	
Advertising	0	0		0	0	
Cyber-security	0	0		0	0	
Delivery of essential services	0	0		0	0	
Restrictive Trade Practices	0	0		0	0	
Unfair Trade Practices	0	0		0	0	
Other	601	17	All the open complaints were closed by April 25,2025.	275	8	All the 8 Open Complaints were closed by April 16, 2024.

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

Aspects	Number	Reasons for recall
Voluntary recalls	NA	NA
Forced recalls	NA	NA

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

We have a board approved policy on information security and cyber security. It is in line with the Reserve Bank of India's directions on Information Technology Framework and ISO 27001 Standard. We also organize regular training and awareness programmes for employees, consultants, vendors on Information and cyber security. E-mail phishing drills are conducted at regular intervals. Training on cyber security awareness is mandatory for all employees.

We regularly conducts Vulnerability Assessment and Penetration Testing (VAPT) and has a Security Operations Center in place for 24X7 monitoring.

Our Data Privacy Policy is comprehensive, ensuring compliance with Indian laws such as the Information Technology Act, 2000, Aadhaar Act, 2016, and relevant amendments, while also aligning with international best practices.

It is available on our website : https://cgcdn.capriloans.in/public/wp-content/uploads//files/1743142553745-CGCL_Privacy-Policy-for-Website-Updated.pdf

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

There is no corrective action / issue underway. Not applicable as per the nature of business.

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

a. Number of instances of data breaches : **0**

b. Percentage of data breaches involving personally identifiable information of customers : **0**

c. Impact, if any, of the data breaches : **NA**

Leadership Indicators

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

Information about our products and services is available through multiple channels, including our branches, corporate website (www.capriloans.in), Capri Loans mobile application, social media platforms, and our toll-free number.

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

We take several steps to inform and educate consumers about the safe and responsible usage of our products and services. These include periodic SMS alerts to customers with our toll-free number and care email ID for easy support, reminders about overdue payments, due dates, and loan tenure expiry. We have also developed the Capri Loans app to simplify access to customer service.

Educational content is regularly shared on our social media platforms through initiatives like Finance Ki Pathshala, Loan Gyaan, and Myth vs Facts, promoting financial literacy and informed decision-making. Finance Ki Pathshala specifically focuses on explaining loan terms, repayment obligations, credit scores, and fraud prevention using simple and accessible content through both digital and on-ground channels.

In addition, our loan documents clearly outline the terms of responsible usage in line with regulatory guidelines and ethical codes of conduct. These include a loan purpose declaration, utilization clause, awareness of repayment obligations, and an irrevocable undertaking signed by the borrower to reinforce commitment and prevent misuse.

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

We have a Business Continuity Plan (BCP) in place to manage risks arising from system unavailability or data-related issues. In the event of any disruption or discontinuation of essential services, we proactively inform customers through SMS, WhatsApp, and email. From loan application acceptance to account closure, all key communications—including disbursement details, repayment reminders, due dates, loan recall notices, and updates on charges or policy changes—are shared with borrowers on their registered mobile number or email address.

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)

Capri Global displays product-related information beyond what is mandated by local laws. The "Most Important Terms and Conditions" document, which includes details on service charges, interest rates, product features, service standards, and grievance redressal mechanisms, is prominently displayed at all offices and is also available on our website (www.capriloans.in). Any changes in interest rates are proactively communicated to loan customers. Additionally, the Capri Loans app provides detailed information on loan terms, repayment schedules, and grievance procedures. Customers are strongly encouraged to make repayments only through authorised platforms like the Capri Loans App to ensure transparency and data security.

Yes, we have conducted customer satisfaction surveys. Feedback is collected directly through the Capri Loans App, where customers are prompted to rate their experience upon login. This helps us improve service quality and strengthen customer engagement.