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ZAGGLE/25-26/58

August 27, 2025

To **Listing Department** NATIONAL STOCK EXCHANGE OF INDIA LIMITED Exchange Plaza, Plot No C/1, G Block Bandra Kurla Complex, Bandra (East), Mumbai -400 051, Maharashtra **Company Symbol: ZAGGLE**	To **The Corporate Relations Department** BSE LIMITED Phiroz Jeejeebhoy Towers, 25th Floor, Dalal Street, Mumbai -400 001, Maharashtra **Company Scrip Code: 543985**

Dear Sir / Madam,

Sub: Business Responsibility and Sustainability Report for Financial Year 2024-25

Pursuant to Regulations 34(2)(f) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are submitting herewith the Business Responsibility and Sustainability Report of Zaggle Prepaid Ocean Services Limited for the Financial Year 2024-25.

We request you to kindly take the same on records.

Thanking you,

Yours faithfully,
For Zaggle Prepaid Ocean Services Limited

Haripriya Digitally signed by Haripriya Date: 2025.08.27 13:46:32 +05'30'

Hari Priya
Company Secretary and Compliance Officer

Encl. As Above

BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT

PRINCIPLE 1

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

- 90% of employees received periodic training on business conduct, ethics, and compliance regulations.
- No disciplinary action against the Company, Directors, or KMPs for bribery or corruption.
- No fines, penalties, fees, or settlement amounts paid in any proceedings with regulators, law enforcement agencies, or judicial institutions.
- Strong governance framework supported by robust whistle-blower and vigil mechanism.

PRINCIPLE 2

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

- Delivering innovative solutions that prioritize sustainability and safety.

PRINCIPLE 3

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

- All permanent employees are fully covered under health insurance, accident insurance, and parental benefits (maternity and paternity).
- Achieved a 100% return-to-work and retention rate for employees following maternity leave.
- Every employee received training on health and safety practices, ensuring a safe and secure workplace.
- Commitment to creating an inclusive, supportive, and growth-oriented work environment.

PRINCIPLE 4

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

- Regular and proactive engagement with stakeholders to clearly convey the Company's strategy and outcomes.
- Facilitating open communication and encouraging active stakeholder participation.
- Fostering trust and long-term relationships through transparent and inclusive dialogue.

PRINCIPLE 5

Businesses should respect and promote human rights

- 100% of permanent employees and workers receive wages higher than the statutory minimum requirement.
- The median remuneration of male employees was ₹0.91 million, while that of female employees was ₹0.80 million, reflecting the Company's commitment to equitable pay practices.

Zaggle

Zaggle Ocean Prepaid Services Limited (the “Company”) is dedicated to embedding sustainable practices and responsible governance across its operations. This Business Responsibility and Sustainability Report (BRSR) outlines the Company’s initiatives to align economic growth with environmental care and social responsibility. With a focus on generating long-term value for all stakeholders, the Company strives to make a positive societal impact while reducing its environmental footprint.

PRINCIPLE 6

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

- A comprehensive Business Continuity and on-site Emergency Response Plan is in place across all Company locations.
- A robust risk management framework has been implemented to strengthen environmental and operational resilience.

PRINCIPLE 7

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

- The Company is an active member of the Internet and Mobile Association of India (IAMAI), contributing to dialogue on industry growth, innovation, and public policy.
- It also engages with other industry associations such as IAMAI, ASSOCHAM, UFF, ET ILC, IMA India, HYSEA to support constructive policy discussions and promote responsible business practices.
- No regulatory authority has passed any adverse orders or taken action against the Company for anti-competitive conduct.

PRINCIPLE 8

Businesses should promote inclusive growth and equitable development

- The Company’s CSR initiatives have created a positive impact on individuals and communities.
- CSR activities demonstrate the Company’s strong commitment to generating meaningful social impact.
- CSR expenditure in education, health, and community development highlight the Company’s dedication to inclusive growth.

PRINCIPLE 9

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

- No incidents of data breaches were recorded during the reporting period, reinforcing customer confidence.
- Consumer complaints and feedback are addressed through a well-established multi-channel system.
- A strong framework is in place to safeguard against cyber security threats and manage data privacy risks.

SECTION A: GENERAL DISCLOSURE

I. Details of the listed entity

1	Corporate Identity Number (CIN) of the Listed Entity	L65999TG2011PLC074795	
2	Name of the Listed Entity	Zaggle Prepaid Ocean Services Limited	
3	Date of Incorporation	June 02, 2011	
4	Registered office address	15th Floor, Western Block, Vamsiram – Suvarna Durga Tech Park, Nanakramguda Village, Serilingampally Mandal, GHMC Serilingampally Circle, Ranga Reddy District, 500032, Telangana, India	
5	Corporate address	B1-004, Ground Floor, Boomerang Building, C.T.S. No. 4A, Village Saki Naka, Andheri (East), Taluka Kurla, District Mumbai Suburban, Mumbai - 400 072, Maharashtra, India	
6	E-mail	haripriya.singh@zaggle.in	
7	Telephone	+91 40 2311 9049	
8	Website	www.zaggle.in	
9	Financial year for which reporting is being done	**Start date**	**End date**
	Current Financial Year	1st April 2024	31st March 2025
	Previous Financial Year	1st April 2023	31st March 2024
	Prior to Previous Financial year	-	-
10	Name of the Stock Exchange(s) where shares are listed		

Details of the Stock Exchanges

Sr. No.	Name of the Stock exchange	Description of other stock exchange	Name of the Country
1.	BSE Limited	-	India
2.	National Stock Exchange of (India) Limited	-	India

11	Paid-up Capital (In ₹	13,42,05,215
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	
	Name	Ms. Hari Priya Company Secretary and Compliance Officer
	Contact	Telephone No.: +91 40 2311 9049
	E mail	haripriya.singh@zaggle.in
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 basis
14	Whether the company has undertaken assessment or assurance of the BRSR Core?	No
15	Name of assessment or assurance provider	NA
16	Type of assessment or assurance obtained	NA

II. Products/ Services

17. 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
	Program fee	Program fees refer to the sum of: (i) interchange fees (including residual income) earned on the spend that customers of the Company's corporate customers employees and channel partners make on the cards and excludes amounts collected on behalf of the Company's preferred banking partners (ii) any other income which the Company's receives from its preferred banking partners and third-party payment networks such as visa; and (iii) inactivity fees which are earned on the balance amount left on the cards.	42
	Propel platform revenue/ gift cards	Propel platform revenue/gift cards refers to revenue which is received from the Company's customers for issuing reward points (propel points) to customers' employees and channel partners.	55

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

Sr. No.	Product/Service	NIC Code	% of total Turnover contributed
	Services	16019	100

III, Operations

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

Location	Number of plants	Number of offices	Total
National	Nil	8	8
International	Nil	Nil	Nil

20. Markets served by the entity

A	**Number of locations**	
	Locations	**Number**
	National (No. of States)	7
	International (No. of Countries)	Nil
B	What is the contribution of exports as a percentage of the total turnover of the entity?	Nil
C	A brief on types of customers The Company operates as a prominent B2B2C SaaS-FinTech platform, focused on delivering comprehensive spend management solutions. Its services are tailored to a broad spectrum of clients across various sectors, including enterprise and mid-market businesses. The customer portfolio encompasses diverse industries such as banking, technology, healthcare, manufacturing, FMCG, infrastructure, automotive, among others. This sector-neutral approach allows the Company to effectively cater to a wide range of businesses, aiding them in optimizing their expenditure and improving financial efficiency.	

IV. Employees

21. Details as at the end of Financial Year

A. Employees and workers (including differently abled)

Sr. No.	Particulars	Total (A)	Male		Female		Other	
			No. (B)	% (B / A)	No. (C)	% (C / A)	No. (H)	% (H / A)
EMPLOYEES								
1	Permanent (D)	423	292	69.03	131	30.97	Nil	NA
2	Other than permanent (E)	Nil	Nil	NA	Nil	NA	Nil	NA
3	Total employees(D + E)	423	292	69.03	131	30.97	Nil	NA
WORKERS								
4	Permanent (F)	2	2	100	Nil	NA	Nil	NA
5	Other than permanent (G)	6	3	50	3	50	Nil	NA
6	Total workers (F + G)	8	5	62	3	37.50	Nil	NA

B. Differently abled Employees and Workers:

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

22. 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	4*	1	25

* Including Directors

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

	Turnover rate in current FY25			
	Male	Female	Other	Total
Permanent Employees	33.73	33.04	Nil	33.52
Permanent Workers	0.00	0	Nil	0

	Turnover rate in previous FY24			
	Male	Female	Other	Total
Permanent Employees	31.01	27.75	Nil	30.05
Permanent Workers	0	0	Nil	0

	Turnover rate in year prior to the previous FY23			
	Male	Female	Other	Total
Permanent Employees	40.62	43.75	Nil	41.50
Permanent Workers	0	0	Nil	0

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

24. (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.	Span Across IT Solutions Private Limited	Subsidiary	98.32	No
	Mobileware Technologies Private Limited	Associate	38.91	No

VI. CSR Details

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

(ii) Turnover (in ₹): 7,755.98 Million

(iii) Net worth (in ₹): 5,753.82 Million

VII. Transparency and Disclosure Compliances

26. 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/ NA)	(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	The Company has an established Corporate Social Responsibility (CSR) Policy and maintains a mechanism to record grievances arising during the execution of its various CSR initiatives.	Nil	Nil	-	Nil	Nil	-
Investors (other than shareholders)	Yes	1. For any grievances, stakeholders can contact the Company via email at haripriya.singh@zaggle.in or through the SEBI Complaints Redressal System (SCORES 2.0) at https://scores.gov.in/scores/Welcome.html. 2. In accordance with SEBI Circular No. SEBI/HO/OIAE_IAD-1/P/CIR/ 2023/131 dated July 31, 2023, SEBI has established a commonSMART ODR Portal (Securities Market Approach for Resolution through Online Disputes Resolution Portal) for resolution of disputes arising in the Indian Securities Market. Accordingly, the Company has registered on the SMART ODR Portal. Members can access the SMART ODR Portal via weblink https://smartodr.in/login to resolve any outstanding disputes between Members and the Company (including RTA). 3. The Board of Directors has constituted a Stakeholders' Relationship Committee to address and resolve shareholder grievances.	Nil	Nil	-	Nil	Nil	-
Shareholders	Yes		Nil	Nil	-	1	0	-

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No/NA)	(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	https://ir.zaggle.in/governance-policies/	Nil	Nil	-	Nil	Nil	-
Customers	Yes	https://www.zaggle.in/contact-us	15587	311	Pending 311 cases were received in Mar'25 and closed in Apr'25.	19284	460	-
Value Chain Partners	Yes	care@zaggle.in	Nil	Nil	-	Nil	Nil	-
Others	NA							

27. 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.	Data Privacy and Cybersecurity	Risk	As dependence on digital payment platforms continues to rise, the risk of data breaches and cyberattacks becomes increasingly significant. Ensuring the protection of sensitive customer data is vital for maintaining trust and complying with regulatory requirements.	Deployment of advanced cybersecurity measures, along with continuous monitoring and routine updates to data protection protocols. Regular employee training is conducted to enhance cybersecurity awareness.	**Positive:** Strategic investments in cybersecurity are strengthening customer trust, resulting in higher customer retention and loyalty, which in turn supports long-term financial growth and profitability. **Negative:** Insufficient investment in cybersecurity infrastructure poses financial risks from potential data breaches, including regulatory fines and reputational damage.
2.	Responsible Innovation	Opportunity	As a leading player in the FinTech sector, the Company's commitment to responsible innovation can serve as a significant differentiator. Ethical aspects of AI and data usage are becoming increasingly important to stakeholders.	-	Positive: While there are costs involved in developing and upholding ethical standards, there is also potential for revenue growth through products that highlight responsible innovation.

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)
3.	Customer Satisfaction and Trust	Risk and Opportunity	In a competitive market, customer trust and satisfaction are crucial. Poor customer experiences can result in churn and harm the brand's reputation. By focusing on delivering outstanding customer service, the Company can build trust and satisfaction, ultimately increasing user adoption of its products.	Ongoing enhancement of user experience, customer support, and transparent client communication. Establishing feedback loops to resolve issues promptly and consistently monitoring customer feedback through both internal and external channels.	**Positive:** Greater customer trust results in higher customer retention and reduced churn rate. **Negative:** Significant investment in customer service platforms, along with potential revenue loss due to dissatisfied customers.
4.	Employee Well-Being and Development	Opportunity	A motivated and well-supported workforce is crucial for driving productivity and innovation. Elevated turnover rates can lead to higher expenses related to recruitment and training.	-	**Positive:** Costs associated with employee benefits and training, balanced against savings from reduced turnover and enhanced productivity.
5.	Governance and Ethical Business Practices	Risk	Robust governance and ethical practices are essential for long-term business success and building stakeholder trust. Weak governance can result in regulatory sanctions and harm to the company's reputation.	Enhancing governance frameworks, ensuring adherence to all applicable laws and regulations, and fostering an ethical culture throughout the organization. The Company is guided by strong leadership and supported by competent execution teams.	**Positive:** Plays a key role in business transformation and elevating operations. **Negative:** Involves costs related to governance audits and compliance, which are balanced by the prevention of legal penalties and improved investor confidence.
6.	Technology and Digitalization	Opportunity	The Company operates in the fast-paced FinTech industry, where technological progress and digitalization offer substantial growth potential. By harnessing emerging technologies like AI, blockchain, and big data analytics, the Company can strengthen its product portfolio, elevate the customer experience, and optimize operations. Leading in digital innovation enables the Company to capitalize on market trends and maintain a competitive edge.	-	**Positive:** Expanded revenue opportunities through innovative products, greater operational efficiency resulting in cost savings, and improved customer retention and acquisition rate.
7.	Risk Management and Business Continuity	Risk	The FinTech sector is exposed to risks like cyber threats and operational disruptions, which may result in financial loss and reputational harm. As the Company grows its digital footprint, robust risk management and business continuity plans become increasingly vital.	The Company employs comprehensive risk management strategies, encompassing continuous monitoring, robust cybersecurity protocols, and regular stress testing to effectively manage and recover from potential disruptions.	**Negative:** Possible financial losses from operational disruptions, rising expenses associated with cybersecurity and risk management efforts, and the risk of regulatory fines in case of a breach or non-compliance with industry standards.

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.

The National Guidelines for Responsible Business Conduct (NGRBC), as prescribed by the Ministry of Corporate Affairs advocates nine Principles referred to as P1-P9 given below:

P1	Businesses should conduct and govern themselves with integrity in a manner that is ethical, transparent and accountable
P2	Businesses should provide goods and services in a manner that is sustainable and safe
P3	Businesses should respect and promote the well-being of all employees, including those in their value chains
P4	Businesses should respect the interests of and be responsive towards all its stakeholders
P5	Businesses should respect and promote human rights
P6	Businesses should respect and make efforts to protect and restore the environment
P7	Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent
P8	Businesses should promote inclusive growth and equitable development
P9	Businesses should engage with and provide value to their consumers in a responsible manner

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/NA)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	b. Has the policy been approved by the Board? (Yes/ No/NA)	Yes. The statutory policies are approved by the Board or Board Committees, as applicable. Other applicable policies are either approved by the Department Head or by the appropriate authority.								
	c. Web Link of the Policies, if available	3, 7, 9, 13, 14	17, 18, 19	1, 10, 13	1, 2, 10, 12	1, 8, 10, 11, 15	16	13, 14	1, 2	17, 18, 19, 20
2.	Whether the entity has translated the policy into procedures. (Yes / No/ NA)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3.	Do the enlisted policies extend to your value chain partners? (Yes/No/NA)	Yes. The Company expects all stakeholders, including value chain partners, to adhere to these policies in the course of their business interactions.								
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.	ISO 27001:2022 ISO 9001:2015 PCI DSS v 4.0.1 SOC 1 TYPE 2 SOC 2 TYPE 2								

Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	The Company is committed to fostering sustainable growth and responsible business conduct across its operations. While it has not established quantified targets with defined timelines at this stage, the Company continuously monitors its performance in key areas such as data security, innovation, employee well-being, governance, and customer satisfaction. The focus remains on driving long-term stakeholder value through strategic planning, adherence to compliance standards, and continuous improvement. The Company intends to evolve its goals and establish measurable targets in alignment with its sustainability roadmap and stakeholder expectations over time.								
6.	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	NA								

1. Whistle Blower Policy: https://ir.zaggle.in/wp-content/uploads/2023/12/Whistle-Blower-Policy.pdf
2. Corporate Social Responsibility Policy: https://ir.zaggle.in/wp-content/uploads/2023/12/Corporate-Social-Responsibility-Policy.pdf
3. Policy for determination of materiality: https://ir.zaggle.in/wp-content/uploads/2023/12/policy-for-determining-materiality-of-an-event-or-information.pdf
4. Policy on Preservation of Documents: https://ir.zaggle.in/wp-content/uploads/2023/12/policy-on-preservation-of-documents.pdf
5. Archival Policy: https://ir.zaggle.in/wp-content/uploads/2023/12/policy-on-archival-of-documents.pdf
6. Policy on Material Subsidiaries: https://ir.zaggle.in/wp-content/uploads/2023/12/policy-for-determining-material-subsidiaries.pdf
7. Details of Familiarization Programmes Imparted: https://ir.zaggle.in/wp-content/uploads/2024/09/familiarization-programmes-imparted-to-independent-directors.pdf
8. Letter of appointment for Independent Directors: https://ir.zaggle.in/wp-content/uploads/2023/12/terms-and-conditions-of-appointment-of-independent-directors.pdf
9. Related Party Transaction Policy: https://ir.zaggle.in/wp-content/uploads/2023/12/policy-on-materiality-of-and-dealing-with-related-party-transactions.pdf
10. Nomination and Remuneration Policy: https://ir.zaggle.in/wp-content/uploads/2023/12/nomination-and-remuneration-policy.pdf
11. Policy on Board Diversity: https://ir.zaggle.in/wp-content/uploads/2023/12/policy-on-diversity-of-board-of-directors.pdf
12. Dividend Distribution Policy: https://ir.zaggle.in/wp-content/uploads/2023/12/dividend-distribution-policy.pdf
13. Code of Conduct for Board Members and Senior Management
14. Anti-Bribery and Anti-Corruption Policy*
15. Prevention of Sexual Harassment*
16. Business Continuity Plan for Disaster Recovery*
17. Privacy Policy*
18. Data Security Policy*
19. Information Security Policy*
20. Employee Personal Data Protection Policy*

* These policies are internal

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)**

The Company is committed to sustainable, long-term value creation through responsible business practices and continuous operational improvement. Our strategic priorities include data security, responsible innovation, employee engagement, and strong corporate governance.

While we have not established specific ESG targets at this time, we actively monitor progress and adjust our approach to align with evolving stakeholder expectations and market conditions. This adaptive strategy supports our ability to manage risk, seize growth opportunities, and maintain a competitive edge.

Through disciplined execution, innovation, and a focus on quality and compliance, we remain focused on delivering strong financial performance and sustainable returns for our shareholders.

Mr. Avinash Ramesh Godkhindi
Managing Director and Chief Executive Officer

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

Mr. Avinash Ramesh Godkhindi
Managing Director and Chief Executive Officer

9. **Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No/ NA). If yes, provide details.**

No. Currently, the Company does not have a specified Committee of the Board or a designated Director responsible exclusively for decision-making on sustainability-related issues. However, the Company remains committed to responsible business practices and integrates sustainability considerations into its overall governance and operational framework.

10. **Details of Review of NGRBCs by the Company**

Subject for Review	Indicate whether review was undertaken by Director/Committee of the Board/Any other Committee									Frequency (Annually / Half yearly /Quarterly/ Any other-please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	Board of Directors and its Committees for statutory policies. Mr. Avinash Ramesh Godkhindi for internal policies.									Periodically								
Description of other committee for performance against above policies and follow up action	-									-								
Compliance with statutory requirements of relevance to the principles and rectification of any non-compliances	Board of Directors									Periodically								
Description of other committee for compliance with statutory requirements of relevance to the principles and rectification	-									-								

Note: The statutory policies of the Company are periodically reviewed by the Board of Directors and its Committees in line with regulatory requirements and within the prescribed statutory timelines. As part of this review, the adequacy and effectiveness of the policies are assessed, and necessary changes to policies, procedures, and internal controls are implemented to ensure continued compliance and relevance. In addition, internal policies are reviewed by the respective departmental heads or the appropriate authority, thereby ensuring that both statutory and internal requirements are addressed in a timely and effective manner.

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

P1	P2	P3	P4	P5	P6	P7	P8	P9
				No				

If Yes, Provide name of the agency:

NA

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

Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
The entity does not consider the Principles material to its business (Yes/No)									
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)					NA				
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as "Essential" and "Leadership". While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the 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 by the awareness programmes
Board of Directors	2	Most of the familiarization programs are provided to Board of Directors as a part of Board or Committee Meetings. In addition, frequent updates are shared with all the Board members/KMPs to apprise them of developments in the Company, key regulatory changes, risks, compliances and legal cases.	100
Key Managerial Personnel	2	Prohibition of Insider Trading, Prevention of Sexual Harassment at the Workplace, Product Trainings, Internal Knowledge Sharing Sessions	100
Employees other than BoD and KMPs	12	The employees of the Company undergo various training programs throughout the year. Many trainings programs followed a blended learning approach which involves various trainings undertaken during the year such as Prohibition of Insider Trading, Prevention of Sexual Harassment at the Workplace, Product Trainings, Sales Training, Business Induction, NPS Program, Wellness Sessions, Interviewing Skills, Active Listening , Decision Making, Constructive Feedback, Tech Training. Other trainings included induction programs for new recruits, among several others.	90
Workers	1	Safety & Fire Drill	100

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

Details of penalty or fine					
	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	NA	NA	NA	NA	NA
Settlement	NA	NA	NA	NA	NA
Compounding fee	NA	NA	NA	NA	NA

Non- Monetary

Details of imprisonment				
Sr. No.	**NGRBC Principle**	**Name of the regulatory/ enforcement agencies/ judicial institutions**	**Brief of the Case**	**Has an appeal been preferred? (Yes/No)**
Imprisonment	NA	NA	NA	NA
Punishment	NA	NA	NA	NA

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**

Sr. No.	Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
	NA	

4. **Does the entity have an anti-corruption or anti-bribery policy? (Y/N/NA) If yes, provide details in brief. Provide a web link if the entity has an anti-corruption or anti-bribery policy.**

Provide a web-link if the entity has anti-corruption or anti-bribery policy

Yes. The Company has a comprehensive Anti-Bribery and Anti-Corruption Policy, which sets out its commitment to act professionally, fairly, and with integrity in all business dealings and to enforce effective systems to counter bribery and corruption. The policy applies to directors, employees at all levels, contractors, agents, consultants, intermediaries, and third parties associated with the Company.

The policy prohibits bribery in all forms, including facilitation payments, kickbacks, and improper gifts or hospitality, whether direct or indirect. It also establishes clear procedures for procurement, third-party due diligence, political and charitable contributions, accurate record-keeping, training, and reporting mechanisms. The Company has designated a Compliance Officer to oversee adherence to the policy and ensure periodic monitoring, review, and corrective action where necessary. The Company is committed to conduct business in an ethical and honest manner, to implement and enforce the systems that ensure bribery and corruption are prevented. The Company respects all laws relating to anti-bribery and corruption in all the jurisdictions in which it operates.

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	NA	NA
KMPs		
Employees		
Workers		

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

	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	NA		NA	
Number of complaints received in relation to issues of Conflict of Interest of the KMPs				

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.**

NA

8. Number of days of accounts payables

₹ In Millions

	FY (2024-25)	FY (2023-24)
i) Accounts payable x 365 days	12,785.95	7,164.95
ii) Cost of goods/services procured	821.43	559.55
iii) Number of days of accounts payables	16	13

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

₹ In Millions

Parameter	Metrics	FY (2024-25)	FY (2023-24)
Concentration of Purchases	a. i) Purchases from trading houses	NA	NA
	ii) Total purchases	NA	NA
	iii) Purchases from trading houses as % of total purchases	NA	NA
	b. Number of trading houses where purchases are made	NA	NA
	c. i) Purchases from top 10 trading houses	NA	NA
	ii) Total purchases from trading houses	NA	NA
	iii) Purchases from top 10 trading houses as % of total purchases from trading houses	NA	NA
Parameter	**Metrics**	**FY (2024-25)**	**FY (2023-24)**
Concentration of Sales	a. i) Sales to dealer / distributors	NA	NA
	ii) Total Sales	NA	NA
	iii) Sales to dealer / distributors as % of total sales	NA	NA
	b. Number of dealers / distributors to whom sales are made	NA	NA
	c. i) Sales to top 10 dealers / distributors	NA	NA
	ii) Total Sales to dealer / distributors	NA	NA
	iii) Sales to top 10 dealers / distributors as % of total sales to dealer / distributors	NA	NA
Parameter	**Metrics**	**FY (2024-25)**	**FY (2023-24)**
Share of RPTs in	a. i) Purchases (Purchases with related parties)	4.14	7.33
	ii) Total Purchases	11,218.15	6,537.26
	iii) Purchases (Purchases with related parties as % of Total Purchases)	0.04%	0.11%
	b. i) . Sales (Sales to related parties)	0.77	NA
	ii) Total Sales	13,026.46	NA
	iii) Sales (Sales to related parties as % of Total Sales)	0.01%	NA
	c. i) Loans & advances given to related parties	8.45	NA
	ii) Total loans & advances	8.45	NA
	iii) Loans & advances given to related parties as % of Total loans & advances	100%	NA
	d. i) Investments in related parties	320.75	NA
	ii) Total Investments made	815.79	NA
	iii) Investments in related parties as % of Total Investments made	39%	NA

LEADERSHIP INDICATORS

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

Sr. No.	Total number of awareness programmes held	Topics / principles covered under the training	Percentage of value chain partners covered (by value of business done with such partners) under the awareness programmes
	Nil	Nil	Nil

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/ No/NA)

If Yes, provide details of the same.

Yes. The Company has established robust processes to identify, avoid, and manage conflicts of interest involving its Board of Directors. In accordance with the Company's Code of Conduct for Board Members and Senior Management, a conflict of interest is defined as any situation in which a Board member's personal or financial interests may be perceived to conflict with the interests of the Company.

To uphold the highest standards of governance and integrity, Board members are required to avoid any actual or perceived conflicts and to fully disclose any direct or indirect contractual interests. This includes potential benefits to themselves, their immediate relatives, or affiliated entities—regardless of materiality.

These disclosure requirements are designed to promote transparency, safeguard independent judgment, and ensure that all decisions are made solely in the best interest of the Company and its stakeholders.

The policy can be accessed at the weblink: https://ir.zaggle.in/wp-content/uploads/2023/12/code-of-conduct-for-board-members-and-senior-management.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.**

	FY (2024-25)	FY (2023-24)	Details of improvements in environmental and social impacts
R & D	NA		
Capex			

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

   NA

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

   NA

3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a)

   (a) Plastics (including packaging) : NA

   (b) E-waste : NA

   (c) Hazardous waste : NA

   (d) other waste. : NA

4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No).

   NA

   If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards?

   NA

   If not, provide steps taken to address the same.

   NA

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)? (Yes/No/NA)**

   NA

   If yes, provide details

The entity conducted Life Cycle Perspective/Assessments (LCA)							
Sr. No.	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.**

Action taken to mitigate significant social or environmental concerns and/or risks arising from production or disposal of products / services		
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).**

Percentage of recycled or reused input material to total material (by value) used in production or providing services		
Indicate input material	Recycled or re-used input material to total material	
	FY25 Current Financial Year	FY24 Previous Financial Year
	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:**

	FY25 Current Financial Year			FY24 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	NA	NA	NA	NA	NA	NA
E-waste	NA	NA	NA	NA	NA	NA
Hazardous waste	NA	NA	NA	NA	NA	NA
Other waste	NA	NA	NA	NA	NA	NA

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

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

Note: Zaggle operates within the fintech sector and primarily functions as a technology-driven service provider offering digital payment and expense management solutions. As the Company does not engage in the manufacturing, production, or physical handling of goods, the requirements under Principle 2, which pertain to product lifecycle sustainability and resource efficiency, are not applicable to its business operations.

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

ESSENTIAL INDICATORS

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

Category	Total (A)	% of employees covered by									
		Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent employees											
Male	292	292	100	292	100	Nil	0	7	2.39	Nil	NA
Female	131	131	100	131	100	3	2.29	Nil	Nil	Nil	NA
Other	Nil	Nil	NA	Nil	NA	Nil	NA	Nil	NA	Nil	NA
Total	**423**	**423**	**100**	**423**	**100**	**3**	**0.70**	**7**	**1.65**	**Nil**	**NA**

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)
Other than permanent employees											
Male	Nil	Nil	NA	Nil	NA	Nil	NA	Nil	NA	Nil	NA
Female	Nil	Nil	NA	Nil	NA	Nil	NA	Nil	NA	Nil	NA
Other	Nil	Nil	NA	Nil	NA	Nil	NA	Nil	NA	Nil	NA
Total	Nil	Nil	NA	Nil	NA	Nil	NA	Nil	NA	Nil	NA

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	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent workers											
Male	2	2	100	2	100	Nil	NA	Nil	NA	Nil	NA
Female	Nil	Nil	NA	Nil	NA	Nil	NA	Nil	NA	Nil	NA
Other	Nil	Nil	NA	Nil	NA	Nil	NA	Nil	NA	Nil	NA
Total	**2**	**2**	**100**	**2**	**100**	**Nil**	**NA**	**Nil**	**NA**	**Nil**	**NA**
Other than permanent workers											
Male	3	3	100	3	100	Nil	NA	Nil	NA	Nil	NA
Female	3	Nil	NA	Nil	NA	Nil	NA	Nil	NA	Nil	NA
Other	Nil	Nil	NA	Nil	NA	Nil	NA	Nil	NA	Nil	NA
Total	**6**	**3**	**50**	**3**	**50**	**Nil**	**NA**	**Nil**	**NA**	**Nil**	**NA**

Note: Laborers employed through contractors and their subcontractors have been classified as workers. These workers are not on the direct payroll of the Company.

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

₹ In Millions

		FY 2024-25	FY 2023-24
i)	Cost incurred on wellbeing measures (well-being measures means well-being of employees and workers (including male, female, permanent and other than permanent employees and workers)	15.17	7.43
ii)	Total revenue of the company	13,271.57	7,868.69
i)	Cost incurred on wellbeing measures as a % of total revenue of the company	0.11%	0.09%

2. Details of retirement benefits

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/NA)	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/NA)
PF	100	75	Yes	100	100	Yes
Gratuity	100	75	NA	100	100	NA
ESI	0.95	62.50	Yes	0.02	100	Yes
Others – Please specify	-	-	-	-	-	-

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, the premises and offices of the entity are accessible to differently abled employees and workers, in accordance with the provisions of the Rights of Persons with Disabilities Act, 2016. The entity has ensured necessary infrastructure and facilities to promote an inclusive and accessible work environment.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

Yes, the Company is committed to adhering to an equal opportunity policy in line with the Rights of Persons with Disabilities Act, 2016. Through its Code of Conduct, the Company ensures that Directors and employees do not engage in any form of discrimination based on colour, race, religion, caste, creed, gender, or disability. The Company strives to maintain a fair, inclusive, and non-discriminatory workplace where every individual has equal access to opportunities, irrespective of their differences.

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

	Permanent employees		Permanent workers	
Gender	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100	100	100	100
Female	100	100	100	100
Other	Nil	Nil	NA	NA
Total	100	100	100	100

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? (Yes/No) If yes, give details of the mechanism in brief.

Yes

If yes, give details of the mechanism in brief.	Yes/No	(If Yes, then give details of the mechanism in brief)
Permanent Workers	Yes	Yes, the Company has a Vigil Mechanism/Whistle Blower Policy in place, which is applicable to all employees, including permanent workers. This mechanism enables individuals to report concerns regarding actual or suspected violations of policies, laws, or regulations. The policy reflects the Company's commitment to conducting its operations with fairness, transparency, and the highest standards of integrity and ethical conduct. It provides a secure channel for reporting unethical behaviour, suspected fraud, or other violations, while ensuring protection against retaliation. The mechanism also allows employees direct access to the Chairman of the Audit Committee.
Other than Permanent Workers		
Permanent Employees		
Other than Permanent Employees		

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	423	Nil	NA	301	Nil	NA
Male	292	Nil	NA	207	Nil	NA
Female	131	Nil	NA	94	Nil	NA
Other	Nil	Nil	NA	Nil	Nil	NA
Total Permanent Workers	2	Nil	NA	2	Nil	NA
Male	2	Nil	NA	2	Nil	NA
Female	Nil	Nil	NA	Nil	Nil	NA
Other	Nil	Nil	NA	Nil	Nil	NA

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	292	231	79.11	292	100	207	207	100	58	28.02
Female	131	106	80.92	131	100	94	94	100	Nil	NA
Other	Nil	Nil	NA	Nil	NA	Nil	Nil	NA	Nil	NA
Total	**423**	**337**	**79.67**	**423**	**100**	**301**	**301**	**100**	**58**	**19.27**
Workers										
Male	5	3	60	2	40	4	4	100	Nil	NA
Female	3	3	100	Nil	NA	1	1	100	Nil	NA
Other	Nil	Nil	NA	Nil	NA	Nil	Nil	NA	Nil	NA
Total	**8**	**6**	**75**	**2**	**25**	**5**	**5**	**100**	**Nil**	**NA**

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 (D)	No. (E)	% (E / D)
Employees						
Male	292	210	71.92	207	148	71.50
Female	131	92	70.23	94	73	77.66
Other	Nil	Nil	NA	Nil	Nil	NA
Total	**423**	**302**	**71.39**	**301**	**221**	**73.42**
Workers						
Male	5	Nil	NA	4	Nil	NA
Female	3	Nil	NA	1	Nil	NA

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. (B)	% (B/A)	Total (D)	No. (E)	% (E / D)
Other	Nil	Nil	NA	Nil	Nil	NA
Total	**8**	**Nil**	**NA**	**5**	**Nil**	**NA**

10. Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No/ NA).

Yes, the Company has established an occupational health and safety management system aimed at maintaining a safe and healthy work environment. This includes ergonomic assessments, mental health support, and well-defined emergency response procedures.

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

The Company identifies work-related hazards through routine risk assessments, employee feedback, and continuous monitoring of workplace conditions. In the case of non-routine situations, specific risk evaluations are carried out for new projects or changes in work practices.

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

Yes, the Company has established procedures that allow employees to report work-related hazards. Employees are encouraged to raise concerns through the Company's internal reporting channels, and appropriate actions are taken promptly to address and mitigate the identified risks.

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

Yes, the employees and workers of the Company have access to non-occupational medical and healthcare services. The Company extends healthcare support beyond occupational needs, promoting overall well-being through medical consultations, health check-ups, and wellness initiatives.

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		
Total recordable work-related injuries	Employees		
	Workers		
No. of fatalities	Employees		
	Workers		
High consequence work related injury or ill-health (excluding fatalities)	Employees		
	Workers		

*including the contract workforce

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

To maintain a safe and healthy workplace, the entity has implemented a range of measures, including:

- Regular ergonomic assessments to ensure workstations are optimized to reduce physical strain and discomfort.
- Access to mental health support through counselling services and stress management initiatives to promote employee well-being.
- Robust health and safety policies that include emergency response protocols, first-aid training, and periodic safety drills.
- Maintenance of high standards of cleanliness in office premises through routine sanitization and safety inspections to minimize potential hazards.

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	100
Working Conditions	100

15. **Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.** NA, as no safety-related incidents or significant risks/concerns have been identified during the assessment of health and safety practices and working conditions.

LEADERSHIP INDICATORS

1. **Does the entity extend any life insurance or any compensatory package in the event of death of**

(A) Employees (Y/N)	Yes
(B) Workers (Y/N).	Yes

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

NA

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 2025	FY 2024	FY 2025	FY 2024
Employees	Nil			
Workers				

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/ NA)**

NA

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	NA
Working Conditions	NA

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.**

NA

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.**

At Zaggle, we recognize that proactive and meaningful stakeholder engagement is essential to shaping sustainable strategies and driving long-term value creation. The process of identifying key stakeholder groups is undertaken in consultation with management and is guided by the principles of inclusivity, transparency, and accountability. Our key stakeholders include customers, employees, shareholders, investors, business partners, technology collaborators, suppliers, governments, regulators, industry bodies, and the communities in which we operate.

We engage with stakeholders through both structured and unstructured mechanisms such as customer feedback surveys, employee engagement initiatives, investor calls, supplier reviews, partnership meetings, and participation in industry forums. Additionally, ongoing interactions through digital platforms, social media, and community programs provide us with continuous insights into evolving expectations.

This two-way engagement helps Zaggle identify emerging risks and opportunities, align business objectives with stakeholder needs, and strengthen trust across our ecosystem. By embedding stakeholder perspectives into decision-making, Zaggle ensures that our growth journey remains responsible, inclusive, and future-ready. Regular interaction with stakeholders supports informed decision-making and allows us to align our strategies with evolving expectations and market dynamics.

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

Sr. No.	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group	Channels of communication	Details of Other Channels of communication	Frequency of engagement	Details of Other Frequency of engagement	Purpose and scope of engagement including key topics and concerns raised during such engagement
1.	Customers	No	• E-mail • SMS • Website • Customer Support • Helplines • Social Media • Mobile App Notifications	-	Ongoing/ As needed	-	**Purpose** To share product updates, address queries, collect feedback, and improve the overall customer experience. **Scope** Engagement is centred on ensuring customer satisfaction, enhancing product usability, addressing security concerns, and introducing new features. Customers may raise issues related to service quality, data protection, and user-friendliness. The approach involves identifying and analysing existing client pain points, consulting with them, and providing customised solutions that resolve these challenges while showcasing how the Company's product delivers measurable value and drives meaningful impact.

Sr. No.	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group	Channels of communication	Details of Other Channels of communication	Frequency of engagement	Details of Other Frequency of engagement	Purpose and scope of engagement including key topics and concerns raised during such engagement
2.	Employees	No	• E-mail • Internal Newsletters • Town Hall Meetings • Notice Boards • Social Media • HR Portals	-	Ongoing, As needed	-	**Purpose** To share company updates, facilitate career development discussions, address grievances, and reinforce alignment with the Company's core values. **Scope** Engagement is aimed at promoting employee well-being, supporting professional growth, gathering feedback on the work environment, and addressing matters such as work-life balance, career progression, and inclusivity.
3.	Shareholders and Investors	No	• Quarterly Results • Annual Reports • Press Release • Intimation to Stock Exchanges • Investor Meetings/ conference • Website	-	Quarterly, Annually, Need-based	-	**Purpose** To share financial updates, outline strategic direction, and respond to investor queries. **Scope** Engagement covers financial performance, business strategy, risk management, and corporate governance, with key areas of interest including ROI, growth potential, and market positioning.
4.	Regulatory Bodies	No	• Official Correspondence (Letters, E-mails) • Regulatory Filings • Compliance Reports • Meetings • Website Disclosures	-	As required by regulatory timelines, with ongoing compliance reporting	-	**Purpose** To maintain compliance with legal and regulatory obligations, share updates on regulatory developments, and address related enquiries. **Scope** Engagement covers legal compliance, data protection, anti-money laundering, and corporate governance, with concerns typically relating to adherence to financial regulations, compliance with data privacy laws, and the effective implementation of regulatory changes.
5.	Business Partners	No	• E-mails • Meetings • Contracts/ Agreements • Conference Calls • Workshops • Website • Supplier Portals	-	Ongoing, As needed	-	**Purpose** To foster strong business relationships, explore collaboration opportunities, and ensure seamless operations. **Scope** Engagement centres on contract terms, supply chain efficiency, quality standards, and innovation partnerships, with key discussions covering delivery schedules, compliance with standards, and shared business growth.

Sr. No.	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group	Channels of communication	Details of Other Channels of communication	Frequency of engagement	Details of Other Frequency of engagement	Purpose and scope of engagement including key topics and concerns raised during such engagement
6.	Community and Society	Yes	Through the NGOs Partners conducting CSR activities	-	On need basis	-	**Purpose** To support community development, evaluate the outcomes of CSR initiatives, and address local issues. **Scope** Engagement is directed towards education, healthcare, livelihood enhancement, and environmental sustainability, with common concerns including the need for ongoing support in areas such as education, infrastructure, and employment generation.

LEADERSHIP INDICATORS

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

The Company maintains consistent and proactive engagement with its major stakeholders, enabling it to communicate its strategy and results effectively. To align expectations, the Company promotes effective communication and active participation.

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.

No. The Company has not used stakeholder consultation for the identification and management of environmental and social topics during the reporting period.

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

NA

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	423	Nil	NA	301	301	100
Other than permanent	Nil	Nil	NA	Nil	Nil	NA
Total Employees	**423**	**Nil**	**NA**	**301**	**301**	**100**
Workers						
Permanent	2	Nil	NA	2	2	100
Other than permanent	6	Nil	NA	3	3	100
Total Workers	**8**	**Nil**	**NA**	**5**	**Nil**	**NA**

1. **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	423	Nil	NA	423	100	301	Nil	NA	301	100
Male	292	Nil	NA	292	100	207	Nil	NA	207	100
Female	131	Nil	NA	131	100	94	Nil	NA	94	100
Other	Nil	Nil	NA	Nil	NA	Nil	Nil	NA	Nil	NA
Other than Permanent	Nil	Nil	NA	Nil	NA	Nil	Nil	NA	Nil	NA
Male	Nil	Nil	NA	Nil	NA	Nil	Nil	NA	Nil	NA
Female	Nil	Nil	NA	Nil	NA	Nil	Nil	NA	Nil	NA
Other	Nil	Nil	NA	Nil	NA	Nil	Nil	NA	Nil	NA
Workers										
Permanent	2	Nil	NA	2	100	2	Nil	NA	2	100
Male	2	Nil	NA	2	100	2	Nil	NA	2	100
Female	Nil	Nil	NA	Nil	NA	Nil	Nil	NA	Nil	NA
Other	Nil	Nil	NA	Nil	NA	Nil	Nil	NA	Nil	NA
Other than Permanent	6	6	100	Nil	NA	3	3	100	Nil	NA
Male	3	3	100	Nil	NA	2	2	100	Nil	NA
Female	3	3	100	Nil	NA	1	1	100	Nil	NA
Other	Nil	Nil	NA	Nil	NA	Nil	Nil	NA	Nil	NA

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

a. **Median remuneration / wages:**

₹ In Millions

	Male		Female		Other	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	5	4.30	1	0.81	Nil	NA
Key Managerial Personnel*	1	8.89	1	5.03	Nil	NA
Employees other than BoD and KMP	290	1.21	129	1.12	Nil	NA
Workers	2	0.33	Nil	NA	Nil	NA
Contractual Worker	3	0.28	3	0.28	Nil	NA

*Excluding Board of directors

b. **Gross wages paid to females:**

₹ In Millions

	FY (2024-25)	FY (2023-24)
Gross wages paid to females	193.36	135.24
Total wages	722.37	518.34
Gross wages paid to females (Gross wages paid to females as % of total wages)	26.77	26.09

4. **Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business?(Y/N)**

Yes, the Human Resources department of the Company serves as the focal point for addressing any human rights impacts or issues arising from or contributed to by the business.

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

The Company has put in place robust internal mechanisms to address grievances related to human rights issues. Employees can raise concerns through various channels, such as a dedicated grievance portal, the HR department, or anonymous reporting systems. All reported matters are thoroughly investigated by the HR team, with an emphasis on maintaining confidentiality and ensuring a fair process. The Company follows a structured approach to grievance resolution, which includes timely responses, engagement with affected individuals, and implementation of corrective actions as required. Additionally, regular training and awareness programs are conducted to reinforce the Company's commitment to human rights and prevent potential violations.

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	Nil	Nil	-	Nil	Nil	-
Discrimination at workplace	Nil	Nil	-	Nil	Nil	-
Child Labour	Nil	Nil	-	Nil	Nil	-
Forced Labour/Involuntary Labour	Nil	Nil	-	Nil	Nil	-
Wages	Nil	Nil	-	Nil	Nil	-
Other human rights related issues	Nil	Nil	-	Nil	Nil	-

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

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

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

The Company is dedicated to upholding the highest standards of ethics, transparency, and accountability in its operations. Through its Whistle Blower Policy, a secure and confidential platform is provided for employees, directors, and stakeholders to report unethical conduct, suspected fraud, or violations of the Company's Code of Conduct. The policy ensures that all reports are taken seriously and includes strong safeguards to protect complainants from any form of victimization. The policy is available at: https://ir.zaggle.in/wp-content/uploads/2023/12/Whistle-Blower-Policy.pdf

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

Yes

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	Nil
Sexual harassment	Nil
Discrimination at workplace	Nil
Wages	Nil
Others – please specify	Nil

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

NA

LEADERSHIP INDICATORS

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

NA

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

NA

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, the premises and offices of the Company are accessible to differently abled visitors, in compliance with the provisions of the Rights of Persons with Disabilities Act, 2016. Necessary facilities have been put in place to ensure ease of access and mobility for all individuals.

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:**

Whether total energy consumption and energy intensity is applicable to the company?

Yes

Revenue from operations (in ₹ Millions)		FY (2024-25)	FY (2023-24)
		13,026.46	7,755.98
Parameter	**Units**	**FY (2024-25)**	**FY (2023-24)**
From renewable sources			
Total electricity consumption (A)	Gigajoule (GJ)	Nil	Nil
Total fuel consumption (B)	Gigajoule (GJ)	Nil	Nil
Energy consumption through other sources (C)	Gigajoule (GJ)	Nil	Nil
Total energy consumed from renewable sources (A+B+C)	Gigajoule (GJ)	Nil	Nil
From non-renewable sources			
Total electricity consumption (D)	Gigajoule (GJ)	657.03	437.09
Total fuel consumption (E)	Gigajoule (GJ)	Nil	Nil
Energy consumption through other sources (F)	Gigajoule (GJ)	Nil	Nil
Total energy consumed from non-renewable sources (D+E+F)	Gigajoule (GJ)	657.03	437.09
Total energy consumed (A+B+C+D+E+F)	Gigajoule (GJ)	657.03	437.09
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	Gigajoule (GJ) / ₹ Millions	0.05	0.06
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	Gigajoule (GJ) / ₹ Millions	1.03	0.02
Energy intensity in terms of physical Output (Total energy consumed / Employees)	Gigajoule (GJ)	1.55	1.42
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-	-

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

No. The entity has not undertaken any independent assessment, evaluation, or assurance by an external agency during the reporting period.

If yes, name of the external agency.

NA

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)**

No. The entity does not have any sites or facilities identified as Designated Consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India.

If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

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	Nil	Nil
(ii) Groundwater	Nil	Nil
(iii) Third party water	44.84	70.15
(iv) Seawater / desalinated water	Nil	Nil
(v) Others	Nil	Nil
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	44.84	70.15
Total volume of water consumption (in kilolitres)	44.84	70.15
Water intensity per rupee of turnover (Total water consumption / Revenue from operations in ₹ Millions)	0.003	0.01
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP in ₹ Millions)	0.07	0.002
Water intensity in terms of physical output (Total water consumption / Employees)	0.11	0.23
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

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

No independent assessment, evaluation, or assurance has been carried out by any external agency during the reporting period.

If yes, name of the external agency.

NA

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 kilolitres)		
(i) To Surface water	NA	NA
No treatment		
With treatment – please specify level of treatment		
(ii) To Groundwater		
No treatment		
With treatment – please specify level of treatment		
(iii) To Seawater		
No treatment		
With treatment – please specify level of treatment		
(iv) Sent to third-parties		
No treatment		
With treatment – please specify level of treatment		
(v) Others		
No treatment		
With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		

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

No, the entity has not carried out any independent assessment, evaluation, or assurance by an external agency.

If yes, name of the external agency.

NA

5. Has the entity implemented a mechanism for Zero Liquid Discharge?(Y/N/NA)

No, the entity has not implemented a mechanism for Zero Liquid Discharge.

If yes, provide details of its coverage and implementation.

NA

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

Whether air emissions (other than GHG emissions) by the entity is applicable to the company?

No

Parameter	Please specify unit	FY (2024-25)	FY (2023-24)
NOx	NA	NA	
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.

NA

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

Whether greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity is applicable to the company? (Y/N)

Yes

Parameter	Unit	FY (2024-25)	FY (2023-24)
Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	tCO2e	NA	Nil
Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	tCO2e	130.67	99.56
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	tCO2e/ ₹ Millions	0.01	0.01
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)	tCO2e/ ₹ Millions	0.20	0.003
Total Scope 1 and Scope 2 emission intensity in terms of physical output	tCO2e/ Employee	0.31	0.33
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

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

If yes, name of the external agency.

NA

8. Does the entity have any project related to reducing Green House Gas emission? (Y/N/NA)

If Yes, then provide details.

NA

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)	NA	NA
E-waste (B)		
Bio-medical waste (C)		
Construction and demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)		
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)		
Total (A+B + C + D + E + F + G + H)		
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)		
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)		
Waste intensity in terms of physical output		
Waste intensity (optional) – the relevant metric may be selected by the entity		

For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)

Category of waste		
(i) Recycled	NA	NA
(ii) Re-used		
(iii) Other recovery operations		
Total		

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

Category of waste		
(i) Incineration		
(ii) Landfilling	NA	NA
(iii) Other disposal operations		
Total		

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

If yes, name of the external agency.

NA

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.

NA

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?	If no, the reasons thereof and corrective action taken, if any.
1.	Hyderabad	Building and sale of SaaS Products	NA	
2.	Mumbai			
3.	Bangalore	Sale of SaaS Products		
4.	Gurgaon			
5.	Pune			
6.	Ahmedabad			
7.	Chennai			
8.	Kolkata			

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

Sr. No.	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
During the current financial year, the entity has not undertaken any projects requiring an environmental impact assessment under applicable laws.						

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/NA).

NA, as the entity operates in the fintech sector and does not engage in activities that fall under the scope of the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment (Protection) Act, or related rules and regulations.

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:

Details For each facility / plant located in areas of water stress

Zaggle is engaged in the FinTech sector and does not own or operate any manufacturing facilities or plants. The Company's operations are primarily office-based and do not involve industrial water withdrawal, consumption, or discharge. Therefore, Zaggle does not have any facilities located in areas of water stress, and this disclosure is Not Applicable.

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

Whether total Scope 3 emissions & its intensity is applicable to the company?(Y/N)

No

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)	NA	NA	NA
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity			

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

If yes, name of the external agency.

NA

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

NA

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

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

5. Does the entity have a business continuity and disaster management plan? (Y/N/NA)

Details of entity at which business continuity and disaster management plan is placed or weblink.

Yes, the Company has established a comprehensive business continuity and on-site emergency plan across all its locations. This plan ensures preparedness to respond effectively to natural calamities or unforeseen events that could disrupt business operations. In addition, the Company has a robust risk management framework aimed at identifying, assessing, and mitigating potential risks to its operations, reputation, and stakeholders. Through proactive identification of vulnerabilities, appropriate preventive measures are implemented to reduce both the likelihood and impact of adverse events. The framework follows a systematic approach to risk identification, analysis, evaluation, and mitigation, involving active stakeholder participation and well-defined contingency plans.

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.

NA. There have been no significant adverse environmental impacts arising from the entity's value chain during the reporting period.

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

NA

8. How many Green Credits have been generated or procured:

a. By the listed entity	NA
b. By the top ten (in terms of value of purchases and sales, respectively) value chain partners	NA

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.

6

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/International)
1	Internet and Mobile Association of India (IAMAI)	National
2	Associated Chambers of Commerce and Industry of India (ASSOCHAM)	National
3	Unified Fintech Forum (UFF)	National
4	Economic Times India Leadership Council (ET ILC)	National
5	International Market Assessment India (IMA India)	National
6	Hyderabad Software Enterprises Association (HYSEA)	State

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

Sr. No.	Name of authority	Brief of the case	Corrective action taken
NA. No instances of anti-competitive conduct resulting in adverse orders from regulatory authorities were reported during the period.			

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	Web Link,if available
NA. The entity has not undertaken any public policy advocacy activities during the reporting period.					

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.**

Sr. No.	Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency	Results communicated in public domain	Relevant Web link
NA. The entity has not undertaken any projects during the current financial year that required a Social Impact Assessment (SIA) under applicable laws.						

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. The entity does not have any projects in the current reporting period that involve ongoing Rehabilitation and Resettlement (R&R) activities.						

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

The Company has a CSR Policy in place and captures the grievances while conducting various CSR Activities.

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	NA	NA
Sourced directly from within the district and neighbouring districts	NA	NA

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:**

₹ In Millions

	FY (2024-25)	FY (2023-24)
1. Rural		
i) Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis)	-	-
ii) Total Wage Cost	-	-
iii) % of Job creation in Rural areas	-	-
2. Semi-urban		
i) Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis)	-	-
ii) Total Wage Cost	-	-
iii) % of Job creation in Semi-Urban areas	-	-
3. Urban		
i) Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis)	-	-
ii) Total Wage Cost	-	-
iii) % of Job creation in Urban areas	-	-
4. Metropolitan		
i) Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis)	722.37	529.75
ii) Total Wage Cost	722.37	529.75
iii) % of Job creation in Metropolitan area	100	100

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):**

Sr. No.	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)
NA			

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

No, the entity does not have a preferential procurement policy that prioritizes purchases from suppliers comprising marginalized or vulnerable groups.

(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
NA. The entity does not own or acquire any intellectual property based on traditional knowledge during the current financial year.				

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	Corrective action taken
NA			

5. **Details of beneficiaries of CSR Projects:**

In FY 2024-25, the Company spent ₹ 9.47 Million towards CSR activities, partnering with various organisations. Amount of ₹ 5.20 Million was contributed to support healthcare, education, women empowerment, rural development and livelihood initiatives for the needy. The Company contributed ₹ 4.10 Million to aid the upliftment of marginalized communities through education, skill development and welfare programs. Further, ₹ 0.17 Million was contributed for vocational training programs that empower adults with intellectual and developmental disabilities. These initiatives reflect the Company's continued commitment to social welfare, education, healthcare and inclusivity in alignment with Schedule VII of the Companies Act, 2013.

The Company's commitment to these projects reflects the Company's dedication to creating meaningful social impact and aligns with Schedule VII of the Companies Act, 2013.

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.**

The Company has implemented a multi-channel system to receive and address consumer complaints and feedback. This includes a Call Centre, E-mail Centre, and a WhatsApp channel, ensuring prompt and effective handling of concerns. All feedback is systematically tracked and analysed to improve service quality and enhance overall customer satisfaction.

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

	As a percentage to total turnover
Environmental and social parameters relevant to the product	NA
Safe and responsible usage	NA
Recycling and/or safe disposal	NA

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

	FY (2024-25)			FY (2023-24)		
	Received during the year	Pending resolution at end of year	Remark	Received during the year	Pending resolution at end of year	Remark
Data privacy	Nil	Nil	-	Nil	Nil	-
Advertising	Nil	Nil	-	Nil	Nil	-
Cyber-security	Nil	Nil	-	Nil	Nil	-
Delivery of essential services	Nil	Nil	-	Nil	Nil	-
Restrictive Trade Practices	Nil	Nil	-	Nil	Nil	-
Unfair Trade Practices	Nil	Nil	-	Nil	Nil	-
Other	Nil	Nil	-	Nil	Nil	-

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

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

5. **Does the entity have a framework/ policy on cyber security and risks related to data privacy?(Y/N/NA)**

Yes. The Company has a comprehensive framework in place to address cybersecurity and data privacy risks. The policy demonstrates the Company's commitment to protecting user data, detailing procedures for data collection, storage, and security. To safeguard information, the Company implements encryption, secure servers, and other protective measures.

If available, provide a web-link of the policy
https://www.zaggle.in/privacy-policy

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 have been no issues reported in relation to advertising, delivery of essential services, cybersecurity and data privacy of customers, product recalls, or any penalties/actions taken by regulatory authorities concerning the safety of products or services.

7. **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

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).**

Details about the Company's products and services are available on its official website: www.zaggle.in.

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

To ensure consumers are informed about the safe and responsible use of its services, the Company shares comprehensive terms and conditions during the registration process. Important updates and information are communicated through SMS alerts. Additionally, based on usage patterns, the Company sends relevant offers and updates via SMS, email, and phone calls. Consumers have the option to opt out of these communications if they choose. Further details can be accessed through the following link: https://www.zaggle.in/terms-and-conditions

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

The Company does not offer essential services; therefore, mechanisms to inform consumers about potential disruptions or discontinuation of such services are not applicable.

4. **Does the entity display product information on the product over and above what is mandated as per local laws? (Y/N/NA)**

NA, The Company is a service-based organization and does not offer physical products; hence, this is not applicable.

If yes, provide details in brief.

NA

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? (Y/N/NA)

NA, as a service-oriented entity, this is not applicable in the current reporting period.