

Ref: SEC/MFL/SE/2025/6237

August 8, 2025

National Stock Exchange of India Ltd.
Exchange Plaza
Plot No. C/1, G Block, Bandra - Kurla Complex,
Bandra (E), Mumbai - 400 051
Symbol: MUTHOOTFIN

Department of Corporate Services
BSE Limited
P.J. Tower, Dalal Street
Mumbai - 400 001
Scrip Code: 533398

NSE IFSC Limited (NSE IX)
Unit 1201, Brigade, International Financial
Center, 12th Floor, Building No. 14-A, GIFT
SEZ Gandhinagar,
Gujarat 382 355

Dear Sir/Madam,

Sub: **Business Responsibility and Sustainability Report – FY 2024-25**

We herewith enclose a copy of the Business Responsibility and Sustainability Report for the financial year 2024 – 25.

For **Muthoot Finance Limited**

Rajesh A
Company Secretary
ICSI Membership No. FCS 7106

Business Responsibility and Sustainability Report FY 2024-25

Foreword

BRSR Overview

Section A: General Disclosures

Section B: Management and Process Disclosures

Section C: Principle-wise Performance Disclosure

Principle 1	Businesses should conduct and govern themselves with integrity and in a manner that is ethical, transparent, and accountable
Principle 2	Businesses should provide goods and services in a manner that is sustainable and safe
Principle 3	Businesses should respect and promote the well-being of ALL employees, including those in their value chains
Principle 4	Businesses should respect the interests of and be responsive to ALL their stakeholders
Principle 5	Businesses should respect and promote human rights
Principle 6	Businesses should respect and make efforts to protect and restore the environment
Principle 7	Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent
Principle 8	Businesses should promote inclusive growth and equitable development
Principle 9	Businesses should engage with and provide value to their consumers in a responsible manner

SECTION A: GENERAL DISCLOSURES

I. Details of listed entity

1.	Corporate Identity Number (CIN) of the listed entity	L65910KL1997PLC011300
2.	Name of the listed entity	MUTHOOT FINANCE LIMITED
3.	Year of Incorporation	1997
4.	Registered office address	NH BYPASS, PALARIVATTOM, KOCHI 682 028 ¹
5.	Corporate address	NH BYPASS, PALARIVATTOM, KOCHI 682 028
6.	E-mail	mails@muthootgroup.com
7.	Telephone	0484 4804000
8.	Website	https://www.muthootfinance.com/
9.	Financial year for which reporting is being done	2024 – 25
10.	Name of the Stock Exchange(s) where shares are listed	BSE & NSE
11.	Paid-up Capital	4,01,46,38,910
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries in the BRSR report	Rajesh A 0484-4804000 compliance@muthootgroup.com
13.	Reporting boundary	Standalone basis
14.	Name of assessment or assurance provider	Tibu & Niyas Chartered Accountants G1, National Residency, Metro Pillar 449, NH 47, Bank Jn.; Edappally, Office: 0484 - 2960489
15.	Type of assessment of assurance obtained	Reasonable Assurance for BRSR Core

¹shifted to this new registered office with effect from 01 July 2025

II. Products/services

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

Sl. No.	Description of Main Activity	Description of Business Activity	% Of Turnover of the entity
1	Financial Service	Non-Banking Financial Services	96.32%

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

Sl. No.	Product/Service	NIC Code	% Of total Turnover contributed
1	Financial Service	Non-Banking Financial Services	96.32%

III. Operations

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

Location	Number of branches	Number of regional offices	Total
National	4855	80	4935
International	0	0	0

19. Markets served by the entity

a) Number of locations

Location	Number
National (No. of states)	22 states, the national capital territory of Delhi and 6 union territories in India
International (No. of Countries)	0

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

Not applicable

c. A brief on types of customers

Through 4800+ branches, we serve a large customer base pan-India. Our customers are typically small businessmen, vendors, traders, farmers and salaried individuals, who for reasons of convenience, accessibility or necessity, avail of our credit facilities by pledging their gold jewelry with us rather than by taking loans from banks and other financial institutions. We provide retail loan products, primarily comprising Gold Loans. We also provide unsecured personal loans to individuals and unsecured loans to traders and self-employed. Personal loans are extended mainly to salaried employees of Public Sector units, other reputed institutions and self-employed individuals. The loans will be granted for meeting any personal purposes including consumption needs. Business Loans to traders and self-employed include loans to wholesale and retail traders, Self-employed professionals like allopathic doctors, chartered accountants, company secretaries and architects etc.

IV. Employees

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

a) Employees and Workers (including differently abled):

Sl. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	29221	22091	75.59%	7130	24.40%
2.	Other than Permanent (E)	0	0	0	0	0
3.	Total employees (D + E)	29221	22091	75.59%	7130	24.40%
WORKERS						
4.	Permanent (F)	0	0	0	0	0
5.	Other than Permanent (G)	0	0	0	0	0
6.	Total workers (F + G)	0	0	0	0	0

b. Differently abled Employees and workers:

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

21. Participation/Inclusion/Representation of women

Particulars	Total (A)	No. and percentage of females	
		No. (B)	% (B / A)
Board of Directors (BoD)	14	1	7.14%
Key Management Personnel (KMP)	02	0	0

22. Turnover rate for permanent employees and workers

Particulars	FY 2024-25			FY 2023-24			FY 2022-23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	25%	29%	26%	34%	37%	35%	41%	26%	38%
Permanent Workers	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

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

Sl. No.	Name of the holding/ subsidiary/associate companies/ joint ventures (A)	Indicate whether holding/ subsidiary/ Associate company/ 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	ASIA ASSET FINANCE PLC	Subsidiary	72.92 %	No
2	MUTHOOT HOMEFIN (INDIA) LIMITED	Subsidiary	100.00%	No
3	MUTHOOT INSURANCE BROKERS PRIVATE LIMITED	Subsidiary	100.00%	No
4	BELSTAR MICROFINANCE LIMITED	Subsidiary	66.13%	No
5	MUTHOOT MONEY LIMITED	Subsidiary	100.00%	No
6	MUTHOOT TRUSTEE PRIVATE LIMITED	Subsidiary	100.00%	No
7	MUTHOOT ASSET MANAGEMENT PRIVATE LIMITED	Subsidiary	100.00%	No

VI. CSR Details

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

(ii) Turnover (in ₹): ₹ 171,559 million

(iii) Net worth (in ₹): ₹ 284,375 million

VII. Transparency and Disclosures Compliances:

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If yes, then provide web-link for grievance redress policy)	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
		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		0	0	No complaints received	0	0	No complaints were received
Investors	The Company has a grievance redressal policy outlined the process and procedure for capturing and addressing grievances of all the various stakeholders. The policy can be found on our website, on the below weblink: https://cdn.muthootfinance.com/sites/default/files/pdf/Grievance-Redressal-Policy-for-Stakeholders.pdf	5	0	No pending complaints to be resolved	05	0	No complaints pending to be resolved
(Other than shareholders) Shareholders		11	0	No pending complaints to be resolved	19	0	No complaints pending to be resolved
Employees and workers		350	29	Pending complaints were resolved after closure of FY 2024-25	241	0	No complaints pending to be resolved
Customers		2107	5	Pending complaints were resolved after closure of FY 2024-25	915	5	Pending complaints were resolved after closure of FY 2023-24
Value Chain Partners		0	0	No complaints were received	0	0	No complaints were received
Other (Please specify)							

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

Sl. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk opportunity (Indicate positive or negative implications)
1	Customer Relationship	Opportunity	The cultivation of robust customer relationships is of paramount importance at Muthoot Finance Limited. Prioritising customer needs, preferences, and concerns, fostering enduring connections, and exceeding expectations in the delivery of value enhances business outcomes.	Muthoot Finance Limited prioritises customer needs, preferences, and concerns. Technology is leveraged to improve the efficiency of services for its extensive customer base.	Positive: Increased customer loyalty, enhanced brand reputation.
2	Business Ethics	Risk / Opportunity	Strong business ethics enhance stakeholder trust and provide a competitive advantage. Unethical conduct, such as corruption and fraud, can lead to financial instability.	Muthoot Finance Limited maintains a clearly defined Code of Conduct and policies for ethical practices, including an Anti-Bribery and Anti-Corruption Policy and a Code of Fair Practices.	Positive: Improved stakeholder trust, enhanced brand reputation, mitigation of reputational and legal risks. Negative: Reputational damage, legal consequences, employee dissatisfaction.
3	Corporate Governance	Risk / Opportunity	Effective governance is crucial for long-term success, enhancing strategic decision-making and operational efficiency.	Muthoot Finance Limited ensures a diverse Board composition, consisting of 50% independent directors encompassing various dimensions such as skills, age and experience, to enhance decision-making.	Positive: Strengthened decision-making, operational efficiency, improved stakeholder trust. Negative: Inadequate decision-making, stakeholder distrust.
4	Talent Attraction & Retention	Opportunity	Attracting and retaining skilled individuals through mentorship, upskilling and providing incentives is essential for maintaining a long-term competitive edge.	Muthoot Finance Limited employs a structured onboarding process, offers competitive compensation and benefits, and promotes a diverse and inclusive work environment.	Positive: Increased productivity and innovation, stronger employee loyalty, operational efficiency.
5	Access to Finance	Opportunity	Muthoot Finance Limited's extensive network and gold loans can efficiently serve underserved communities by enhancing the ability of marginalised communities and small businesses to obtain affordable financial services and formal credit.	Muthoot Finance Limited has financial literacy initiatives for the underprivileged and targets the financially underserved population.	Positive: Improved community relationships, enhanced brand reputation.
6	Risk Management	Risk/ Opportunity	An efficient internal audit, surveillance, and control system is necessary to ensure the safety of company assets and business longevity.	Muthoot Finance Limited maintains a Risk Management Committee to periodically review and assess potential risks and formulate Risk Mitigation Plans.	Positive: Protection from potential risks and non-compliance issues, enhanced brand reputation. Negative: Increased costs due to regulatory requirements.

Sl. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk opportunity (Indicate positive or negative implications)
7	Resource Efficiency	Risk / Opportunity	Optimising the use of natural resources in business operations is essential to minimise environmental impact while improving efficiency.	Muthoot Finance Limited encourages the use of renewable energy (solar panels) and actively invests in improving energy efficiency (LED lamps, inverter ACs).	Positive: Reduced consumption of non-renewable resources, lower costs, improved sustainability ratings. Negative: Increased operational costs.
8	Disclosures	Risk / Opportunity	Transparent reporting, including of ESG performance, to stakeholders provides comprehensive information on the organisation's governance, risk management, and financial and other performance metrics fosters accountability.	Muthoot Finance Limited regularly publishes information on its practices and risks in its annual report, BRSR report, and newsletters, including those related to Corporate Social Responsibility (CSR).	Positive: Improved stakeholder trust, enhanced brand reputation, mitigation of reputational and legal risks. Negative: Reputational damage, legal consequences.
9	Data Protection and Privacy	Risk	As the company's core business involves sensitive financial data, data protection and privacy is a critical risk. Strict Indian regulations impose heavy penalties for non-compliance. Breaches erode customer trust, cause reputational damage, and lead to significant financial and operational disruptions, demanding robust data security.	Muthoot Finance Ltd. maintains multi-layered cybersecurity controls, including firewalls, endpoint protection, access controls, MFA, PAM, DLP, and continuous SOC monitoring. Regular training and assessments further strengthen our security posture, aligning with CERT-IN and RBI guidelines.	Negative: Legal penalties and fines, loss of customer trust and damage to reputation.
10	Cybersecurity	Risk	Handling sensitive customer financial data across vast digital platforms makes the company vulnerable to breaches, which can cause fraud, data theft, operational disruption, and severe reputational damage. This directly impacts customer trust, financial stability, and regulatory compliance, making robust cybersecurity essential for business continuity.	Muthoot Finance Ltd. mitigates cybersecurity risks through a multi-layered defense: firewalls, IPS, endpoint protection, and secure gateways. Internal threats are managed by access controls, MFA, PAM, user monitoring, and DLP. A Managed SOC with SIEM continuously monitors, aligning with CERT-IN and RBI. Regular assessments, training, and drills build a resilient security culture.	Negative: Financial losses, data breaches, and reputational damage.



SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core element of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c. Web Link of the Policies, if available	Click Here	Click Here	Click Here	Click Here	Click Here	Click Here	Click Here	Click Here	Click Here
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
4. Name of the national and international codes/ certifications/labels/ standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g., SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle	NGRBC	NGRBC	NGRBC	NGRBC	NGRBC	NGRBC	NGRBC	NGRBC	NGRBC
5. Specific commitments, goals, and targets set by the entity with defined timelines if any	<p>The Company has decided to pursue the following ESG Goals:</p> <p>Environment</p> <p>Sustainable Infrastructure:</p> <ol style="list-style-type: none"> Transition to renewable energy sources for office buildings/branches. Implement water-efficient technologies across our facilities. <p>Employee Engagement & Sustainable Commuting:</p> <ol style="list-style-type: none"> Develop an incentive program to encourage employees to adopt electric vehicles (EVs). Expand the number of EV charging stations available at our premises. <p>Community and Ecosystem Restoration:</p> <ol style="list-style-type: none"> Continue our commitment to supporting lake restoration and afforestation projects through our Corporate Social Responsibility (CSR) fund. <p>Social</p> <ol style="list-style-type: none"> Improve the Customer Relationship Score aligned with the Net Promoter Score (NPS). Provide annual ESG training to all employees. Publish an impact report exploring the Company's role in access to finance for women and underprivileged communities. <p>Governance</p> <ol style="list-style-type: none"> Establish annual ESG skilling programs for senior management. Align with RBI's (draft) guidelines on climate-related financial disclosures. <p>The Company regularly monitors, assesses, and aims to report its performance regarding the above sustainability goals. The implementation of the goals is the responsibility of the respective departments, with regular oversight and review of progress from the ESG Committee.</p>								
6. Performance of the entity against the specific commitments, goals, and targets along-with reasons in case the same are not met									

Governance, leadership, and oversight

7. Statement by the director responsible for the business responsibility report, highlighting ESG related challenges, targets, and achievements (listed entity has flexibility regarding the placement of this disclosure)

Muthoot Finance Ltd., as India's leading Gold Loan Financing Company, is dedicated to creating a positive and sustainable impact across Environmental, Social, and Governance (ESG) dimensions. Our 800-year business legacy forms the bedrock of our ESG practices, guiding our strategic decisions and fostering growth and community empowerment. This enduring commitment is perfectly captured by our motto: 'Unchanging Values in Changing Times.'

Our ESG approach is meticulously aligned with our strategic objectives, ensuring we deliver significant value to all stakeholders. This heightened focus on ESG principles has reshaped our business perspective, reinforcing our unwavering dedication to the well-being of the communities we serve.

Muthoot Finance has achieved substantial progress in embedding ESG within our operations. Environmentally, we've boosted energy efficiency by installing energy-efficient fittings throughout our branch network and investing in solar panels and windmills at specific sites. Our Corporate Social Responsibility (CSR) initiatives have positively impacted over 700,000 beneficiaries nationwide, supporting causes such as healthcare, education, housing, economic upliftment, livelihood creation, and environmental protection. Furthermore, we are committed to and have implemented the highest governance standards, ensuring ethical conduct, transparency, and accountability across all operations. Robust policies and frameworks, including those for anti-bribery, anti-corruption, and risk management, have been crucial in maintaining these standards.

Muthoot Finance remains steadfast in its mission to foster inclusive growth and generate long-term value for all stakeholders. By integrating strong ESG practices into our business strategy, we aim not only to enhance operational efficiency and resilience but also to contribute significantly to the sustainable development of both the communities we serve and the nation at large.

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

George Alexander Muthoot

DIN - 00016787

Managing Director

Telephone number: 0484-4804000

Email: md@muthootgroup.com

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

Yes, the ESG Committee is responsible for the decision making on sustainability related matters in the Company. The ESG Committee was constituted by the Board of Directors through a board resolution dated August 06, 2021 and reconstituted in the Board meeting held on August, 12, 2022.

Brief terms of reference of the ESG Committee include:

- a) Overseeing Company's policies, practices, and performance with respect to ESG matters
- b) Overseeing Company's reporting on ESG matters
- c) Recommending to the Board the Company's overall general strategy with respect to ESG matters
- d) Approving the report on ESG
- e) Delegating the authority to do any acts, deeds, and matters relating to ESG.

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	Committee of the Board									Annually								
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	The Company complies with all the statutory requirements as applicable																	

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

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
	No								

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

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
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

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

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% of persons in respective category covered by the awareness programmes
Board of Directors (BOD)		- Vision, mission, policies, guiding principles	
Key Managerial Personnel (KMP)	1	- Code of Conduct, Ethics - ESG Awareness, Climate Risk	100%
Employees other than Board of Directors and Key Managerial Personnel (KMPs)	494	The company covered all NGRBC principles through training and awareness programmes held in-person and/or virtually. Topics covered include: - Vision, Mission, HR Values, Policies, Guiding Principles - Grooming Standards, Roles and Responsibilities - Career Progression, Performance Evaluation, Staff Welfare Measures - Do's & Don'ts, Customer Service, Telephone Etiquette, Sales Etiquette - ESG Awareness, Cybersecurity awareness, Social Responsibility	97.82%
Workers	NA	NA	NA

2. Details of fines / penalties / punishment / award / compounding fees / settlement amount paid in proceedings (by the entity or by its directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions in FY 2023-24 (Note: the entity shall make disclosures based on materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and as disclosed on the entity's website)

NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Monetary				
NIL – In accordance with Materiality Threshold as mentioned under Regulations 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015				
Penalty/ Fine		NIL		
Settlement		NIL		
Compounding fee		NIL		

Non-Monetary

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

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

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

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

Yes. Muthoot Finance Limited (MFL) operates under a stringent Anti-Bribery and Anti-Corruption Policy, which unequivocally asserts a zero-tolerance stance against all forms of bribery and corrupt practices. This policy is meticulously designed to ensure strict adherence to all relevant anti-bribery and anti-corruption legislation. It serves as a comprehensive guide, equipping individuals with the necessary information and direction to identify and effectively address issues pertaining to bribery and corruption. The overarching objective of this policy is to prevent MFL, alongside all its employees (including permanent, contractual, trainees, and interns), agents, associates, vendors, consultants, advisors, representatives, intermediaries, and/or stakeholders, from engaging in any acts of bribery or corruption while discharging their official duties to MFL, whether directly or on behalf of the company.

The detailed policy can be accessed at: <https://cdn.muthootfinance.com/sites/default/files/files/2024-04/anti-bribery-and-anti-corruption-policy-1.pdf>

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Directors	0	0
Key Managerial Personnel (KMP)	0	0
Employees	0	0
Workers	0	0

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

Particulars	FY 2024-25 (Current Financial Year)		FY 2023-24 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	-	0	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	-	0	-

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

Not Applicable since no such instances were reported.

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

This would not be applicable due to the nature of business being Financial Services.

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Number of days of accounts payables	Not Applicable	Not Applicable

9. Open-ness of business

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

Parameter	Metrics	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NA	NA
	b. Number of trading houses where purchases are made from	NA	NA
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	NA	NA
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	NA	NA
	b. Number of dealers / distributors to whom sales are made	NA	NA
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	NA	NA
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	NA	NA
	b. Sales (Sales to related parties / Total Sales)	NA	NA
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	2.05%	0.65%
	d. Investments (Investments in related parties / Total Investments made)	51.46%	76.87%

Leadership Indicators

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

Under MFL's Sustainable Sourcing and Preferential Procurement Policy, MFL encourages value chain partners to undertake ESG training and ensure that they are aware of the latest norms and regulations. The company also supports value chain partners in raising awareness through training programs, and transparent communication of their ESG approach. This covers topics on ethics including adherence to human rights laws, ethical business conduct, anti-bribery and anti-corruption.

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

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

If Yes, provide details of the same.

The Company has put in place a Code of Conduct for Directors and Senior Management. This code for Directors and Senior Management is intended to focus the Board and Senior Management on areas of ethical risk, provide guidance to Directors and Senior Management to help them recognise and deal with ethical issues, provide mechanisms to report unethical conduct and to help foster a culture of honesty and accountability. The Board of Directors has adopted the Code of Conduct and the Directors and senior managers are expected to adhere to the standards of care, loyalty, good faith, and the avoidance of conflicts of interest that follow.

The code of conduct can be accessed at <https://www.muthootfinance.com/code-of-conduct>

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.**

Particulars	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)	Details of improvements in environmental and social impacts
Research and Development (R&D)	0%	0%	No R&D on environmental initiatives held during the year
Capex	0.38%	0%	Digitalisation initiatives have helped create a positive E&S impact by improving accessibility for customers to our services. The company has other ongoing initiatives which have helped curb emissions and also resulted in energy savings: <ul style="list-style-type: none"> Installing solar panels at owned company premises wherever feasible. Office CFL bulb to LED light replacements (completed in FY 2021-22) Conventional tube light signboards substituted with LED glow sign boards (started in 2016) Three windmills (combined capacity of 3.75 MW) operating in Tamil Nadu for the last 16-17 years. Installed approximately 700 Inverter ACs in the Branches reducing the Power Consumption. The R32 Refrigerant used in these ACs also have Low Global Warming potential (GWP) and is considered as more environment friendly to the earlier Refrigerant gas being used. This is an ongoing project.

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

Yes

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

Muthoot Finance Limited (MFL) minimises its environmental impact by using readily available, often locally and sustainably sourced, raw materials. To further reduce its ecological footprint, MFL employs practices such as using second-hand laptops, LED lighting, and recycled furniture. The company has also boosted energy efficiency by implementing LED lighting across many branches and installing solar panels at select locations. While MFL's Sustainable Sourcing and Preferential Procurement Policy prioritises the acquisition of sustainable, energy-efficient, and locally sourced goods and services, the company is not currently measuring the proportion of sustainably sourced inputs but plans to implement a system for the same moving forward.

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

Reclamation of products for reusing, recycling, disposing at E-o-L is not applicable for the sector in which MFL operates.

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

Extended Producer Responsibility does not apply for the sector in which MFL operates.

Leadership Indicators

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

MFL operates in the NBFC sector and mainly deals with Gold Loans and other financial services. Lifecycle assessments of products or services does not apply to the sector MFL operates in.

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.

The company operates in the NBFC sector providing financial products and services. No environmental or social concerns are associated with the use of its offerings.

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).

MFL uses refurbished laptops and furniture, however, the data of percentage of the material is not available. MFL is working on developing a system to record the same.

Indicate input material	Recycled or re-use input material to total material	
	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Second-hand Laptop	Data not available.	Data not available.
Used Furniture	Data not available.	Data not available.

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	
		No: (B)	% (B/A)	No. (C)	% (C/A)	No: (D)	% (D/A)	No. (E)	% (E/A)	No: (F)	% (F/A)
Permanent Employees											
Male	22091	10056	45.52%	0	0%	0	0%	0	0%	0	0%
Female	7130	3005	42.14%	0	0%	7130	100%	0	0%	0	0%
Total	29221	13061	44.69%	0	0%	7130	24.40%	0	0%	0	0%

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		No: (B)	% (B/A)	No. (C)	% (C/A)	No: (D)	% (D/A)	No. (E)	% (E/A)	No: (F)	% (F/A)
Other than Permanent Employees											
Male	0	0	0%	0	0%	0	0%	0	0%	0	0%
Female	0	0	0%	0	0%	0	0%	0	0%	0	0%
Total	0	0	0%	0	0%	0	0%	0	0%	0	0%

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		No: (B)	% (B/A)	No. (C)	% (C/A)	No: (D)	% (D/A)	No. (E)	% (E/A)	No: (F)	% (F/A)
Permanent Workers											
Male	0	0	0%	0	0%	0	0%	0	0%	0	0%
Female	0	0	0%	0	0%	0	0%	0	0%	0	0%
Total	0	0	0%	0	0%	0	0%	0	0%	0	0%
Other than Permanent Workers											
Male	0	0	0%	0	0%	0	0%	0	0%	0	0%
Female	0	0	0%	0	0%	0	0%	0	0%	0	0%
Total	0	0	0%	0	0%	0	0%	0	0%	0	0%

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Cost incurred on well-being measures as a % of total revenue of the company	0.14%	0.18%

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

Benefits	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	98.27%	NA	Y	96%	NA	Y
Gratuity	100%	NA	Y	100%	NA	Y
ESI	66.20%	NA	Y	53%	NA	Y
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.

Muthoot Finance Limited (MFL) prioritises accessibility for its employees and workers. A significant portion of MFL's existing offices and branches are conveniently located on the ground floor, ensuring ease of access. Furthermore, offices and branches situated within shopping complexes, malls, or other multi-level commercial spaces are equipped with ramps and lifts to facilitate entry. New offices are planned and designed to be equipped with comprehensive accessibility features, including ramps, lifts, designated bathrooms, and an accessibility-friendly layout. MFL is actively developing plans to integrate comprehensive accessibility features in its older offices and branches where dedicated facilities for differently abled individuals may not be available.

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. <https://cdn.muthootfinance.com/sites/default/files/pdf/Diversity-Inclusion-and-Equal-Opportunity-Policy.pdf>

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

Gender	Permanent Employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	NA	NA	NA	NA
Female	91%	51%	NA	NA
Total	91%	51%	NA	NA

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

Particulars	Yes/No
Permanent Employees	Grievances if any are shared by employees to mail Id as provided - employee@relation@muthootgroup.com
Other than Permanent Employees	Grievances if any are shared by employees to mail Id as provided - employee@relation@muthootgroup.com
Permanent Workers	Permanent worker category is not applicable for MFL.
Other than Permanent Workers	Other than Permanent worker category is not applicable for MFL

If Yes, then give details of the mechanism in brief:

The company has a grievance redressal policy outlined the process and procedure for capturing and addressing grievances of all the various stakeholders including employees. The policy can be found on our website, on the below weblink: <https://cdn.muthootfinance.com/sites/default/files/pdf/Grievance-Redressal-Policy-for-Stakeholders.pdf>

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

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

Employees do not have any representative union or association

NA

8. Details of training given to employees and workers:

Category	% of employees covered by					% of employees covered by				
	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	22,091	11,330	51.29%	13,763	-	21,252	18,743	88%	8,227	39%
Female	7,130	4,888	68.56%	5,770	80.93%	7,034	4,964	71%	3,026	43%
Total	29,221	16,218	55.50%	19,533	66.85%	28,286	23,707	84%	11,253	40%
Workers										
Male	0	0	0%	0	0%	0	0%	0	0%	0
Female	0	0	0%	0	0%	0	0%	0	0%	0
Total	0	0	0%	0	0%	0	0%	0	0%	0

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

Category	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	22,091	4,532	20.52%	21,257	16,551	78%
Female	7,130	602	8.44%	7,034	4,269	61%
Total	29,221	5,134	17.57%	28,286	20,820	74%
Workers						
Male	0	0	0%	0	0	0%
Female	0	0	0%	0	0	0%
Total	0	0	0%	0	0	0%

10. Health and Safety Management System:

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

Yes, Muthoot Finance Limited (MFL) has implemented an organisation-wide Health and Safety system as part of its ESG framework, focusing on creating a secure, discrimination-free work environment. All MFL branches are equipped with first-aid kits, and the company arranges complimentary medical check-ups for employees. Regular Health and Safety training is provided via "Regional Learning Centres" and "Muthoot Management Academies." MFL also ensures employees have access to health and well-being programmes, are covered by health insurance, and those over 55 receive regular medical check-ups. A safe working environment is further maintained through POSH trainings and an Internal Complaints Committee (ICC).



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

Muthoot Finance Limited (MFL) places a strong emphasis on workplace health and safety. Regular training sessions keep employees updated on potential office hazards like air quality, noise levels, lighting, fire risks, safe use of stairs and lifts, and basic first aid. Additionally, a robust seven-layer security system is in place across the organisation. This system is designed to swiftly detect anomalies and provide an instant response, ensuring the seamless execution of security imperatives for a pan-India NBFC like MFL.

c) Whether you have processes for employees/workers to report the work-related hazards and to remove themselves from such risks. (Yes / No)

Yes, guidelines are in place for reporting work-related hazards for employees. Furthermore, there are mock drills and safety trainings conducted periodically to create a general awareness among the organisation’s employees.

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

Yes, employees have access to non-occupational medical and healthcare services.

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

Safety Incident/Number	Category	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Lost Time Injury Frequency Rate (LTIFR) (Per one million-person hours worked)	Employees	0	0
	Workers	0	0
Total recordable work-related injuries	Employees	0	0
	Workers	0	0
No. of fatalities	Employees	0	0
	Workers	0	0
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	0	0

*Including in the contract workforce

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

The company is dedicated to cultivating a secure and supportive work environment for its employees, providing comprehensive guidance on occupational health and safety, alongside robust healthcare benefits and medical coverage. As a prominent upper-layer Non-Banking Financial Company (NBFC) sector, the company has implemented the following key measures:

1. Green Glass Environment: All branches maintain a “Green Glass” environment to promote overall well-being.
2. Controlled Environment: Offices are fully air-conditioned to ensure stable air quality and optimal thermal comfort.
3. Emergency Preparedness: Every branch is equipped with a basic first-aid kit.
4. Safety Drills and Monitoring: Regular drills are conducted, and safety measures, including fire-fighting equipment, are consistently monitored.
5. Advanced Security System: A comprehensive seven-layer security transformation plan is in place to enhance overall security.
6. Ongoing Safety Training: Employees receive periodic training on identifying safety hazards and adhering to established protocols within the buildings.

Beyond these measures, MFL ensures a safe and discrimination-free work environment through stringent POSH (Prevention of Sexual Harassment) trainings and a robust whistleblower mechanism. Furthermore, the company maintains a comprehensive business continuity and disaster recovery plan to effectively prepare for and manage emergency situations.

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

Particulars	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0	-	0	0	-
Health and Safety	0	0	-	0	0	-

14. Assessments for the year:

Particulars	% of your plants and offices that were assessed by the entity
Health and safety practices	Periodic assessments on fire safety and fire-fighting equipment at offices
Working Conditions	Periodic assessments of the HVAC system for optimal working conditions and maintenance of thermal comfort index.

MFL is working on devising a mechanism to monitor such assessments on fire safety, fire-fighting equipment, mock drills, HVAC checks etc. and will be reporting it in the coming years.

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 and safety practices and working conditions.

Not Applicable

Leadership Indicators

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

Yes, compassionate payment in the event of death of an employee while in employment ranges from ₹ 75,000 to ₹ 3 Lakhs.

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

The company's ESG policy emphasizes close collaboration with its value chain partners and suppliers to foster ethical and sustainable business practices and boost operational efficiency. The company meticulously ensures all relevant statutory dues for these partners are properly deducted and deposited. Additionally, a state-of-the-art compliance management software ensures adherence to over 7,000 central, state, and other regulatory guidelines.

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.

Muthoot Finance Limited (MFL) places a high emphasis on transparent and inclusive stakeholder engagement. The company has a comprehensive process for identifying and engaging individuals and groups who influence, are interested in, or are affected by MFL's operations. This includes those dependent on MFL's activities and products, those who impact MFL's strategy or operations, core operational participants, and entities with operational, commercial, legal, or moral responsibilities. Key stakeholders are categorised as employees, customers, investors, suppliers, regulators, and communities.

To ensure unbiased interactions, MFL may involve external third parties, and all discussions are scoped and purposed in advance. The frequency and methods of engagement are periodically reviewed, and stakeholders may receive training to facilitate effective participation. MFL regularly analyses potential risks in stakeholder engagement, formulating strategies to address them. All discussions, actions, and outcomes are meticulously documented and reviewed for continuous improvement.

Further details are available in the Stakeholder Engagement Policy: <https://cdn.muthootfinance.com/sites/default/files/pdf/Stakeholders-Engagement-Policy.pdf>

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

Stakeholder Group	Whether identified as Vulnerable and Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	No	Meetings, E-mail, Customer events, Customer feedback, Face-to-face interactions, Periodic customer satisfaction surveys	Others- Need- based/ Quarterly Or as decided by the committee/Board of Directors from time to time	Customer-centricity serves as the core principle of our operations, driving the provision of diversified offerings and an unparalleled, seamless experience. Periodic customer satisfaction surveys are conducted to facilitate the identification and redressal of any grievances or pain points.
Local communities	No	Community Meetings, Face-to-face interactions, Project-based discussions, CSR activities	Others- Need based/ Annually Or as decided by the committee/Board of Directors from time to time	Our core philosophy of social responsibility is enacted through our Corporate Social Responsibility (CSR) policy. Key focus areas include Environmental Development, Public Interest Projects, socio-economic development for the underprivileged, and Disaster Relief & Rehabilitation. These engagements ensure diligent execution of initiatives that foster economic development, societal progress, environmental hazard mitigation, and enhanced quality of life in the communities we serve.
Employees	No	Meetings, E-mails, SMS, Notice board, Face-to-face interactions, Trainings, Periodic engagement surveys	Others- Need based	Recognising employees as pivotal drivers of growth, the company places significant emphasis on cultivating an impartial environment dedicated to their holistic development. Regular engagement for input on areas for improvement, strategic plans, and career progression initiatives.
Vendors & suppliers	Yes	Meetings, Supplier meets, Project-based discussions, E-mail	Others- Need based	Advances, financial terms with suppliers, availability of required supplies.

Stakeholder Group	Whether identified as Vulnerable and Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Government authorities & regulatory bodies	No	Meetings, Industry and regulatory forums, Need-based one-on-one discussions	Others- Need- based/ Quarterly Or as decided by the committee/Board of Directors from time to time	Engagements and discussions pertain to regulations and compliances.
Investors and lenders	No	Annual Reports, Earnings calls, Quarterly corporate governance reports, Annual General Meetings, Investor Meets, Need-based one-on-one discussions, E-mail	Others- Need based/ Annually Or as decided by the committee/Board of Directors from time to time	Periodic appraisals and engagements serve to keep lenders and investors informed on critical performance aspects, including overall growth, profitability, risks, and future strategic direction.

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.

Muthoot Finance Limited (MFL) undertakes comprehensive stakeholder engagement to gather insights on pertinent Environment, Social, and Governance (ESG) topics.

Investors are engaged through earnings calls, quarterly meetings, and Annual General Meetings to disseminate key information and ascertain their perspectives on the company’s overarching strategy. Leveraging an enhanced digitalisation strategy, MFL interacts with customers via email, virtual meetings, periodic satisfaction surveys, and direct engagements, soliciting feedback (including on ESG matters) to facilitate the tailored development of solutions and services. Employees are consulted through various channels, including email, formal meetings, and periodic interactions, to deliberate on areas for improvement and ensure alignment with MFL’s strategic priorities. Communication with regulatory agencies is conducted via industry and regulatory forums, email, and one-on-one meetings to address regulatory frameworks, policies, and compliance matters. Finally, adhering to its core philosophy of social responsibility, MFL engages with communities through focused Corporate Social Responsibility (CSR) activities and regular community meetings to identify needs and design appropriate support programmes. This structured stakeholder engagement framework enables the Board to discern the most relevant ESG issues.

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

Yes, Muthoot Finance Limited’s (MFL) stakeholder engagement policy serves to direct consultations, facilitating the identification and management of environmental and social issues, whilst also systematically gathering feedback and opinions from relevant parties. For instance, direct engagement with stakeholders and investors is instrumental in identifying material ESG topics requiring disclosure, which are subsequently integrated into the company’s overarching policies.

Furthermore, MFL has established a comprehensive ESG framework policy that articulates the company’s strategic approach and overall commitment to ESG aspects, explicitly informed by topics deemed relevant by its stakeholders. Fundamentally, the company’s operations are underpinned by a robust Code of Conduct, fostering ethical business practices, environmental stewardship, and a strong focus on employee well-being.

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

Muthoot Finance Limited (MFL) executes its Corporate Social Responsibility (CSR) strategy through a diverse portfolio of programmes and initiatives. These endeavours are specifically designed to benefit various social strata, with a particular emphasis on supporting marginalised, vulnerable, and underprivileged communities. Additionally, MFL delivers financial literacy and awareness programmes, directly addressing the needs of financially underserved groups.

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:

Particulars	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees						
Permanent	29,221	18,923	64.76%	28,286	12,392	44%
Other than permanent	0	0	0%	0	0	0%
Total	29,221	18,923	64.76%	28,286	12,392	44%
Workers						
Permanent	0	0	0%	0	0	0%
Other than permanent	0	0	0%	0	0	0%
Total	0	0	0%	0	0	0%

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

Category	Total (A)	% of employees covered by				Total (D)	% of employees covered by			
		Equal to Minimum Wage		More than Minimum Wage			Equal to Minimum Wage		More than Minimum Wage	
		No: (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
EMPLOYEES										
Permanent										
Male	22,091	0	0	22,091	100%	21,257	-	-	21,257	100%
Female	7,130	0	0	7,130	100%	7,034	-	-	7,034	100%
Other than Permanent										
Male	0	0	0%	0	0	0%	0	0	0	0%
Female	0	0	0%	0	0	0%	0	0	0	0%
WORKERS										
Permanent										
Male										NA
Female										NA
Other than Permanent										
Male										NA
Female										NA

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

3.a. Median remuneration / wages:

Gender	Male		Female	
	Number	Median remuneration/salary/wages of respective category	Number	Median remuneration/salary/wages of respective category
Board of Directors (BoD)	13	26,100,000	1	2,745,000
Key Managerial Personnel (KMP) Other than BoD	2	15,416,515	0	-
Employees other than BoD and KMP	22,089	346,023	7,130	309,092
Workers	0	0	0	0

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Gross wages paid to females as % of total wages	17%	18%

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

Yes. All grievances, including those pertaining to human rights, are addressed through established procedures outlined in the company's Grievance Redressal Policy. An Internal Ombudsman is in place to review cases where complaints are wholly or partially rejected. Furthermore, a Grievance Resolution Panel/Committee, comprising a cross-departmental team with relevant expertise, is convened on a case-by-case basis to address specific concerns.

The comprehensive policy document is accessible via the following link: <https://cdn.muthootfinance.com/sites/default/files/pdf/Grievance-Redressal-Policy-for-Stakeholders.pdf>

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

Muthoot Finance is unequivocally committed to ensuring its operations and relationships do not lead to human rights violations. The established grievance process encompasses the following structured steps:

1. Submission Channels: Grievances may be reported in person, via letter or email, or over the telephone.
2. Acknowledgement: Upon receipt, the grievance owner will acknowledge the grievance within three working days.
3. Tiered Referral: Complaints are directed to the appropriate department heads or branch heads, contingent upon their nature and severity.
4. Defined Timelines: The company has established specific timelines for addressing grievances, which vary according to the complaint's nature and severity.

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

Particulars	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	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	9	0		10	0	
Discrimination at workplace	0	0	Raised	0	0	Raised
Child labour	0	0	complaints	0	0	complaints
Forced labour / Involuntary labour	0	0	were resolved	0	0	were resolved
Wages	0	0	within the year	0	0	within the year
Other human rights related issues	0	0		0	0	

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Total Complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	9	10
Complaints on POSH as a % of female employees / workers	0.13%	0.14%
Complaints on POSH upheld	2	10

*All complaints have been resolved.

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

To prevent adverse consequences for complainants in discrimination and harassment cases, Muthoot Finance Limited (MFL) operates a robust Vigil Mechanism, supported by its comprehensive Whistle-blower Policy. This framework explicitly commits to fostering a workplace unequivocally devoid of harassment, discrimination, threats, mistreatment, intimidation, and victimisation.

1. Commitment to a Discrimination-Free Workplace: MFL explicitly promotes an environment unequivocally devoid of harassment, discrimination, threats, mistreatment, intimidation, and victimisation.
2. Fair Treatment and Dignity: The company ensures fair treatment for all employees, safeguarding their personal rights, privacy, and dignity throughout any complaint process.
3. Protection Against Retaliation: MFL is dedicated to maintaining an environment where reporting concerns does not impede an employee's opportunities for growth or professional development.
4. Disciplinary Action: Employees found in violation of these policies are subject to appropriate disciplinary procedures, reinforcing accountability and complainant protection.

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

The company acknowledges its legal and ethical duty to uphold the human rights of all stakeholders. Muthoot Finance Limited (MFL) is dedicated to ensuring its Human Rights Policy aligns with all relevant employment, labour, and human rights laws. This policy extends to every employee and encompasses all operational offices and branches, as well as its value chain partners. Consequently, MFL plans to incorporate specific clauses within agreements and contracts with its value chain partners. These clauses will mandate adherence to all applicable human rights laws, including assessments on workplace discrimination, prevention of sexual harassment, child labour, forced labour, and minimum wage compliance.

10. Assessments for the year

	% Of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labor	NA
Forced/involuntary labor	NA
Sexual harassment	NA
Discrimination at workplace	NA
Wages	NA
Others- Please specify	NA

11. 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.**

MFL consistently oversees human rights concerns and complaints, ensuring adherence to global human rights standards. This commitment includes preventing sexual harassment, child labour, forced labour, and workplace discrimination. MFL utilises a whistleblower mechanism and an Internal Complaints Committee (ICC) to address all complaints. Notably, all complaints raised during the reporting period were resolved by year-end.

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?

A significant portion of MFL's existing branch offices are located on the ground or first floor, providing easy accessibility. Additionally, branches within shopping complexes or malls offer convenient access via ramps and lifts. New premises have been designed and built in guidance with the requirements of the Rights of Persons with Disabilities Act, 2016. While some specific branches might not yet feature dedicated facilities for differently abled individuals, MFL is firmly committed to ensuring comprehensive accessibility in all its branches and offices moving forward.

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

Essential Indicators

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

Parameter	Unit	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
From renewable sources			
Total electricity consumption (A)	GJ	133.77	0
Total fuel consumption (B) ¹	GJ	NA	NA
Energy consumption through other sources (C)	GJ	NA	NA
Total energy consumption from renewable sources (A+B+C)	GJ	133.77	0
From non-renewable sources			
Total electricity consumption (D)	GJ	380,727.65 ²	103,318
Total fuel consumption (E)	GJ	1747.79	13,446
Energy consumption through other sources (F)	GJ	0	0
Total energy consumed from non- renewable sources (D+E+F)	GJ	382,475.44	116,764
Total energy consumed (A+B+C+D+E+F)	GJ	382,609.21	116,999
Energy intensity per rupee turnover (Total energy consumption / Revenue from operations)	GJ/INR	0.00000224	0.000000926
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) ³ (Total energy consumed / Revenue from operations adjusted for PPP)	GJ/USD	0.0000462	0.0000207
Energy intensity in terms of physical output Energy Intensity (optional)- the relevant metric may be selected		Not Applicable	Not Applicable

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.

Yes. During the year, an independent reasonable assurance has been carried out by Tibu & Niyas Chartered Accountants for FY 2024-25.

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

No, none of our branches are covered under PAT Scheme

¹Previous year's figures have been changed for better accuracy. This includes solar power generated at the Head Office in Kochi.

²Electricity consumption data has been calculated using the Spend-to-Quantity Conversion Price Factors for Electricity Consumption (Scope 2) placed at Annexure IV of the Industry Standards Note on Business Responsibility and Sustainability Report (BRSR) Core abiding by the SEBI Circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2024/177. The company is currently devising a system to record electricity consumption data in our systems.

³PPP Conversion Rate Source: <https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND>

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Water withdrawal by source (in kiloliters)		
(i) Surface water	NA	
(ii) Groundwater	NA	
(iii) Third party water (KL) ⁴	394,483.5	152,746
(iv) Seawater / desalinated water	NA	
(v) Others	NA	
Total volume of water withdrawal (In kiloliters) (i + ii + iii + iv + v)	394,483.5	152,746
Total volume of water consumption (In kiloliters)		
Water intensity per rupee of turnover (Water consumed / Revenue from operations)	0.00000231	0.00000121
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) ⁵ (Total water consumption / Revenue from operations adjusted for PPP)	0.0000477	0.00000271
Water intensity in terms of physical output	Not Applicable	Not Applicable
Water intensity (optional)- the relevant metric maybe 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.

Yes. During the year, an independent reasonable assurance has been carried out by Tibu & Niyas Chartered Accountants for FY 2024-25

4. Provide the following details related to water discharged:

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(ii) To Groundwater		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(iii) To Seawater		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(iv) Sent to third parties		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(v) Others		
- No treatment	276,138.45 ⁶	NA
- With treatment – please specify level of treatment	NA	NA
Total water discharged (in kiloliters)	276,138.45	NA

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.

Yes. During the year, an independent reasonable assurance has been carried out by Tibu & Niyas Chartered Accountants for FY 2024-25

⁴Standard proxies have been used for this calculation based on the methodology prescribed in the Industry Standards Note on Business Responsibility and Sustainability Report (BRSR) Core – 45 litres per day per employee has been considered as per CGWA guidelines. This was subsequently annualised considering 300 working days on an average. Estimation of water requirement for drinking and domestic use <https://cgwa-noc.gov.in/landingpage/Guidelines/NBC2016WatRequirement.pdf>. A significant increase between PY and CY is due to a change in proxies used.

⁵PPP Conversion Rate Source: <https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND>

⁶This figure is calculated on the assumption that 70% of water withdrawn (P6 E3) has been discharged after use.

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

No. Zero Liquid Discharge does not particularly apply to the NBFC sector owing to its reasonable water consumption.

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

Not Applicable as Muthoot Finance Limited is a Financial Services company.

Parameter	Unit	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
NOx	Tonnes	NA	NA
SOx	Tonnes	NA	NA
Particulate matter (PM)	Tonnes	NA	NA
Persistent organic pollutants (POP)	-	NA	NA
Volatile organic compounds (VOC)	-	NA	NA
Hazardous air pollutants (HAP)	-	NA	NA
Others—please specify	-	NA	NA

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.

Yes. During the year, an independent reasonable assurance has been carried out by Tibu & Niyas Chartered Accountants for FY 2023-24

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

Parameter	Unit	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Total Scope 1 emissions ⁷ (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	tCO _{2e}	128.58	992
CO ₂	tCO ₂	NA	NA
CH ₄	tCO _{2e}	NA	NA
N ₂ O	tCO _{2e}	NA	NA
HFCs	tCO _{2e}	NA	NA
HFCs	tCO _{2e}	NA	NA
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, FCs, SF ₆ , NF ₃ , if available)	tCO _{2e}	75,722.52	20,548
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	tCO _{2e} /INR	0.00000044	0.00000017
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)	tCO _{2e} /USD	0.00000092	0.00000038
Total Scope 1 and Scope 2 emission intensity in terms of physical output		Not Applicable	Not Applicable
Total Scope 1 and Scope 2 emission intensity (optional)- the relevant matric may be selected by the entity	-		-

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

Yes. During the year, an independent reasonable assurance has been carried out by Tibu & Niyas Chartered Accountants for FY 2024-25

⁷There is significant difference between the data for the previous and current year as we have improved our data gathering systems for better accuracy.

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

The company has proactively undertaken several initiatives to curb energy consumption and consequently reduce greenhouse gas (GHG) emissions:

1. Renewable Energy Generation: Operation of three windmills in Tamil Nadu with a combined capacity of 3.75 MW for over 16 years, contributing to clean energy generation towards the grid.
2. Energy-Efficient Lighting: Systematic replacement of Compact Fluorescent Lamps (CFLs) with energy-efficient LED lamps across multiple branches.
3. Signage Upgrade: Conversion of conventional tube light signboards to energy-saving LED glow signboards.
4. Sustainable Backup Systems: Utilisation of inverters as an alternative to diesel-based power backup systems, thereby reducing reliance on fossil fuels.
5. Circular Economy Practices: Procurement of second-hand laptops and used furniture, which effectively reduces the embodied GHG emissions associated with the production of new products.
6. Renewable Energy Projects: Setting up of solar capacity at various locations through our CSR fund.
7. Responsible Waste Management: E-waste is safely and securely processed by registered E-waste management service providers. Any waste generated is recycled through third-parties whenever possible.
8. Employee Engagement: Awareness campaigns to encourage employees to adopt energy-saving behaviours and sustainable practices in the workplace.

MFL is pursuing the following targets:

1. By 2030, build renewable energy capacity in all office buildings owned by MFL, wherever feasible.
2. By 2030, establish an incentive programme for employees transitioning to Electric Vehicles (EVs) and double the existing number of charging stations.

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

Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Total Waste generated (in metric tonnes)		
Plastic waste (A)	NA	NA
E-waste (B)	NA	NA
Bio-medical waste (C)	NA	NA
Construction and demolition waste (D)	NA	NA
Battery waste (E)	NA	NA
Radioactive waste (F)	NA	NA
Other Hazardous waste. Please specify, if any. (G)	NA	NA
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e., by materials relevant to the sector)	9.61 ⁸	NA
Total (A+B + C + D + E + F + G + H)	9.61	NA

⁸Consists of mixed office waste and food waste generated at the 3 main corporate offices in Kochi, Delhi, and Bengaluru. Waste generation data is available only from November 2025. The company is devising a system to record waste generation data across its operations.

Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.000000000056	NA
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	0.0000000012	NA
Waste intensity in terms of physical output	Not Applicable	NA
Waste intensity (optional) – the relevant metric may be selected by the entity	NA	NA
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/Re-used	NA	NA
(iii) Other recovery operations	NA	NA
Total	NA	NA
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	NA	NA
(ii) Landfilling	NA	NA
(iii) Other disposal operations ⁹	9.61	NA
Total	9.61	NA

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.

Yes. During the year, an independent reasonable assurance has been carried out by Tibu & Niyas Chartered Accountants for FY 2024-25

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.

As a Non-Banking Financial Company (NBFC) operating in the service sector, Muthoot Finance Limited (MFL) has inherently limited waste generation, meaning comprehensive waste management implications are minimal. For the minimal waste generated in operations, disposal is carried out abiding by any applicable local laws. Any e-waste generated is disposed or recycled by registered e-waste management service providers following all safety and data protection protocols.

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:

Sl. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval/clearance are being complied with? (Y/N) If not, the reasons thereof and corrective action taken, if any.
		NA	

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

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

⁹All mixed office waste and food waste generated is disposed using generic waste disposal methods in accordance with local laws through local channels.

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 there under (Y/N). If not, provide details of all such non-compliances, in the following format:

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

Leadership Indicators

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

Parameter	Unit	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	tCO ₂ e	31686.18	NA
Total Scope 3 emissions per rupee of turnover	tCO ₂ ePerINR	0.00000019	NA
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	NA	NA	NA

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.

Yes. During the year, an independent reasonable assurance has been carried out by Tibu & Niyas Chartered Accountants for FY 2024-25

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

Yes, Muthoot Finance Limited (MFL) possesses a comprehensive Business Continuity Plan (BCP) and disaster management plan to ensure uninterrupted operations and data integrity.

The BCP document is enforced for all operations in MFL.

The company maintains a robust framework for data security and data availability as this is crucial to our operations. This includes the implementation of onsite storage snapshots for critical data, enabling rapid recovery, and high availability mechanisms across all critical infrastructure to maximise uptime. For geographical diversification and resilience, MFL's primary Data Centre (DC) is located in Bangalore, while its Disaster Recovery (DR) site is situated in Infopark, Kochi. This setup allows for a Recovery Point Objective (RPO) and Recovery Time Objective (RTO) of just 15 minutes, ensuring seamless business continuity even in the event of a disaster. To validate the effectiveness of this plan, MFL successfully conducted a comprehensive DR Drill. During this exercise, all functional branches and central IT infrastructure were activated under the Business Continuity Plan (BCP), successfully executing live business transactions for a period of eight hours (one Business Day). This demonstrates the company's preparedness for emergency situations.

Note: Any significant variations in environmental metrics in Principle 6 is due to the improvement in data collection systems carried out during the financial year as we strive for better accuracy.

¹⁰As per the GHG Protocol, we have included the following categories for Scope 3 calculation: Business Travel, Capital Goods, Employee Commuting, Fuel and Energy Related Activities (FERA), and Waste Generated in Operations



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.

4

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

Sl. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Federation of Indian Chamber of Commerce & Industries	National
2	Association of Gold Loan Companies	National
3	Confederation Of Indian Industry	National
4	Kerala Non-Banking Finance Companies Association	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.

Name of authority	Brief of the case	Corrective action taken
	NA	

Principle 8: Businesses should promote inclusive growth and equitable development

Essential Indicators

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

Not Applicable as Muthoot Finance Limited is a Financial Services Company.

However, the company has undertaken Social Impact Assessments (SIA) for certain CSR projects in accordance with applicable laws and regulations. The details for the same are available at the following links:

[https://cdn.muthootfinance.com/sites/default/files/files/2025-07/CSR+Impact+Assessment+Report+FY+2025+Rajagiri+\(1\).pdf?_gl=1*1k33smt*_gcl_au*ODQ2NzYyMDE1LjE3NDgwODkxNDc](https://cdn.muthootfinance.com/sites/default/files/files/2025-07/CSR+Impact+Assessment+Report+FY+2025+Rajagiri+(1).pdf?_gl=1*1k33smt*_gcl_au*ODQ2NzYyMDE1LjE3NDgwODkxNDc)

[https://cdn.muthootfinance.com/sites/default/files/files/2025-07/CSR+Impact+Assessment+Report+FY+2025+SCMS+\(1\).pdf?_gl=1*1k33smt*_gcl_au*ODQ2NzYyMDE1LjE3NDgwODkxNDc](https://cdn.muthootfinance.com/sites/default/files/files/2025-07/CSR+Impact+Assessment+Report+FY+2025+SCMS+(1).pdf?_gl=1*1k33smt*_gcl_au*ODQ2NzYyMDE1LjE3NDgwODkxNDc)

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

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

Not Applicable

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

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

Muthoot Finance Ltd (MFL) is committed to a transparent and effective grievance redressal process for all stakeholders, including the wider community. Grievances may be submitted through multiple channels: in-person at our offices, in writing via letter or email to designated addresses, or telephonically via our landline, mobile, or toll-free numbers.

Complaints concerning decisions by officials below the Branch Manager should be directed to the Branch Manager. All grievances will be acknowledged within three working days and resolution is targeted within 21 days. Should a grievance remain unresolved at the branch level, it will be automatically escalated to higher authorities. In cases where a complaint is rejected, stakeholders have the option to approach our Internal Ombudsman, who will issue a decision within 30 days.

To facilitate prompt and efficient resolution, complainants are requested to include their contact details, relationship with MFL, any prior complaint history, clear details of the issue, and relevant supporting documents. This structured system ensures the effective and fair resolution of all grievances. Our comprehensive Grievance Redressal Policy for Stakeholders, accessible via our website, details the established procedures.

Weblink to the policy: <https://cdn.muthootfinance.com/sites/default/files/pdf/Grievance-Redressal-Policy-for-Stakeholders.pdf>

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Directly sourced from MSMEs/ small producers	14.66%	41%
Directly from within India	100%	100%

*it only covers Raw Materials

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

Location	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Rural	Data not available	Data not available
Semi-urban	Data not available	Data not available
Urban	Data not available	Data not available
Metropolitan	Data not available	Data not available

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

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

Details of negative social impact identified	Corrective action taken
	NA

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

S. No.	State	Aspirational District	Amount spent (in INR)
1	Uttarakhand	Haridwar	473,726
2	UP	Sonbhadra	2,80,000
3	Hyderabad	Y.S.R. Kadapa	2,385,500
4	Odisha	Koraput district	34,66,000

3. Procurement Policy

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

Yes, Muthoot Finance Ltd. has a 'Sustainable Sourcing and Preferential Procurement Policy'.

Link: <https://cdn.muthootfinance.com/sites/default/files/pdf/Sustainable-Sourcing-and-Preferential-Procurement-Policy.pdf>

- b. From which marginalized /vulnerable groups do you procure? Data Not Available
- c. What percentage of total procurement (by value) does it constitute? Data Not Available

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Lives Impacted	3558343	100%
2	Woman Empowered	1026251	100%
3	Disaster Victims Helped	12540	100%
4	Sportsmen Nurtured	19724	100%
5	Lives Improved	1584996	100%
	- Muthoot Snehasammanam		
	- Muthoot Environmental Protection Initiatives - Solar lamps and others		
	- Innovative startup program		
	- Animal Welfare initiatives		
	- Muthoot Best Innovation Award		
6	Lifted From Poverty	676617	100%
	- Distributed winter essentials in north indian states		
	- Swatchh Bharath Initiatives - beach cleaning, toilet construction, canal cleaning, etc		
	- Snehashraya project		
	- Muthoot snehasancharini project		
	- Muthoot Jeevajal project		
	- Medical & sustenance payment support		
	- Breast screening camp		
	- Healthcare initiatives		
	- Food Distribution drive		
	- Financial support for dialysis & kidney patients		
	- Project Soundscape		
7	Students Supported	238215	100%
	- Take over of schools/colleges		
	- Support for livelihood		
	- Starting schools for students from low income family		
	- Skill development programmes		
	- Scholarship to school students		
	- Scholarship for engineering students		
	- Muthoot M George Excellence Awards		
	- MMG Higher Education Scholarships		
	- Infrastructure development of schools		
	- Hostel Building for MITS		
	- General education assistance		
	- Construction of educational infrastructure (seminar halls in schools/smart anganwadi, etc)		
	- Supporting other organisations to improve the infrastructure facilities of the organisation/NGO		
	- Setting up of smart classrooms		

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.

Muthoot Finance Limited (MFL) has a structured grievance redressal policy for its stakeholders, including customers, that outlines multiple channels for lodging complaints and feedback.

Mechanisms for Lodging Complaints:

Customers can register a complaint either orally or in writing. The company provides several ways to do this:

- In-person: Customers can report complaints and disputes concerning officials below the Branch Manager to the Branch Manager, who will hear and resolve them. The address for the Customer Grievance Cell at the Regional Office (RO) and Head Office (HO) is displayed on the branch notice board, along with the escalation matrix.
- Letter/Email: Customers can send written complaints, feedback, or suggestions to the Branch, Controlling Offices, Head Office, or any company executive's designated email address.
- Over Telephone: Complaints can be registered by calling the company's registered landline numbers or the Principal Nodal Officer's mobile number.
- Toll-Free Contact: Customers can also lodge complaints using the company's toll-free numbers or email ID.

For customers, the designated point of contact for grievances is through email at mails@muthootgroup.com or by phone:

South India: 99469 01212

Rest of India: 78348 86464, 88006 75111, 011 46697744

To ensure a faster resolution, a complaint letter or email should include:

- Complainant's name, address, and contact details (email, phone, etc.)
- Relationship with the organisation
- Details of any previous complaints
- Nature and details of the current complaint
- Name of the company and branch where the issue occurred
- Copies of supporting documents, if applicable. There is no charge for lodging a complaint.

Complaint Handling and Resolution Process:

The company's grievance redressal cell is the designated point for receiving complaints. Complaints received at all branches and offices will be acknowledged and accepted.

- Acknowledgement: A grievance owner will acknowledge the receipt of a grievance within three working days, either in writing, over the telephone, by email, or verbally.
- Branch Level Resolution: If a complaint is related to a specific branch, stakeholders can contact the Branch Manager (BM) directly. The BM will try to resolve the issue within one working day of receiving the grievance.
- Escalation: If the complaint is not resolved at the branch level within one working day, it can be escalated to higher authorities. The grievance will then be directed to the appropriate business/control unit for resolution. If it is not resolved within the stipulated timeline (TAT), it can be escalated to the head of the business/control unit, who has 15 working days to resolve it. After this, the complaint can be escalated to the Nodal Officer.
- Internal Ombudsman (IO): Any complaint that is to be wholly or partially rejected is sent to the company's Internal Ombudsman for review. The IO examines the complaint and conveys their decision.

- Final Resolution: All complaints are resolved and closed within the timeline mandated by the concerned regulatory body.
- Monitoring and Disclosure: Complaints are monitored and marked as closed only after the grievance is resolved or a reply is sent. The company maintains records of complaints for ten years from the date of their resolution and discloses grievance data in the concerned regulatory filings.

The detailed Grievance Redressal Policy is available at this link: https://cdn.muthootfinance.com/sites/default/files/pdf/Grievance-Redressal-Policy-for-Stakeholders.pdf?_gl=1*1neuqk*_gcl_au*MzA3OTQzODEuMTc0Njc3MzM2OQ.

2. Turnover of products and / services as a percentage of turnover from all products/services 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 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data Privacy	0	0	NA	0	0	NA
Advertising	0	0	NA	0	0	NA
Cyber security	0	0	NA	0	0	NA
Delivery of essential services	0	0	NA	0	0	NA
Restrictive Trade Practices	0	0	NA	0	0	NA
Unfair Trade Practices	0	0	NA	0	0	NA
Other- (Loans and advances, Staff Behaviour etc.)	2107	5	Pending complaints were resolved after closure of FY 2024-25 and stands resolved.	916	5	Complaints stands resolved

4. Details of instances of product recalls on accounts of safety issues

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

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

Yes, the data privacy policy can be accessed at <https://www.muthootfinance.com/privacy-policy>

The company collects information from users when they register on the site, submit queries, subscribe to newsletters, respond to surveys, or fill out forms. Users may be asked to provide their name, email address, mailing address, and phone number. The company employs various security measures to protect personal information during its collection, submission, and access. Personal information is not sold, traded, or transferred to outside parties, except trusted third parties who assist in website operations and agree to confidentiality. Information may be released to comply with legal requirements, enforce site policies, or protect rights, property, and safety.

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

No corrective action was needed

7. Provide the following information relating to data breaches:

- a. Number of instances of data breaches NIL
- b. Percentage of data breaches involving personally identifiable information of customers NIL
- c. Impact, if any, of the data breaches NIL

Leadership Indicators

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

Website (<https://www.muthootfinance.com/digital-transformation-initiatives>) and iMuthoot (Mobile App.)

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

Muthoot Finance Limited (MFL) employs several key steps to inform and educate consumers regarding the safe and responsible usage of its products and services:

Fair Practices Code: MFL's Fair Practices Code, aligned with the Reserve Bank of India's guidelines, is specifically designed to provide all stakeholders, particularly customers, with a transparent and clear understanding of the company's practices in delivering products and services. This code is periodically updated to empower customers to make well-informed and responsible decisions about MFL's offerings.

Digital Platforms and Assistance: Through enhanced digitalisation initiatives, including platforms such as Gold Unlocker, the AI-powered chat engine, iMuthoot, and Muthoot Online, MFL ensures customers receive a seamless, secure, and supportive digital experience. The continuous availability of assistance through these channels helps customers navigate services responsibly and address any queries about their safe usage.

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

The company leverages various communication channels to ensure customers are promptly informed about the latest services, potential disruptions, or significant changes. The method of communication deployed is contingent upon the criticality of the disruption, encompassing both digital and offline channels. Information is typically disseminated via the company's official website, formal letters, electronic mail, SMS, and MFL's proprietary online applications.

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

Yes, The company maintains ongoing and transparent communication with its customers, providing product and service information readily accessible via its website and at all branch locations. Furthermore, branding and marketing campaigns periodically disseminate this information to a broader audience. Digital applications such as iMuthoot and Muthoot Online further enhance transparency and awareness regarding available products and services, often exceeding basic mandated disclosures.

Yes, The company regularly conducts customer satisfaction surveys to identify and address issues related to its products and services. Moving forward, Muthoot Finance Limited plans to conduct these customer satisfaction surveys aligning with the Net Promoter Score (NPS) metric to systematically gather feedback on its major products and services.



Independent Practitioners' Reasonable Assurance Report on the sustainability disclosures in the Business Responsibility and Sustainability Report ("BRSR") of Muthoot Finance Limited (the 'Company') for the period from April 01, 2024 to March 31, 2025.

To
The Board of Directors
Muthoot Finance Limited

We have performed a Reasonable Assurance engagement for Muthoot Finance Limited ("the Company") (Corporate Identity Number L65910KL1997PLC011300) vide our engagement letter dated 1st July 2025, in respect of the Identified Sustainability Information listed below in accordance with the criteria stated in paragraph 3 below. This Sustainability Information is included in the Company's Business Responsibility and Sustainability Report (the "BRSR") incorporated in the Company's Annual Report for the year ended March 31, 2025.

Identified Sustainability Information (ISI)

Our scope of Reasonable Assurance consists of the Identified Sustainability Information listed in the Annexure I to our report.

Our Reasonable Assurance engagement was with respect to the year ended March 31, 2025 information only unless otherwise stated and we have not performed any procedures with respect to earlier periods or any other elements included in the BRSR and, therefore, do not express any conclusion thereon.

Criteria

In accordance with the explanation given to us and to the best of our information and belief the company has used the criteria to prepare the Identified Sustainability Information as envisaged in the following below:

- Regulation 34(2)(f) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations, 2015 (the "SEBI LODR") as amended;
- BRSR reporting guidelines (Annexure II) as per SEBI Circular No. SEBI/HO/CFD/CMD-2/P/CIR/2021/562 dated May 10, 2021, and incorporated Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023;
- SEBI Circular SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated July 12, 2023, and clarifications thereto issued by SEBI.
- Greenhouse Gas Protocol Standards
- National Guidelines on Responsible Business Conduct

Management's Responsibility

The Company's management is responsible for selecting or establishing suitable criteria for preparing the Sustainability Information, taking into account applicable laws and regulations, if any, related to reporting on the Sustainability Information, identification of key aspects, engagement with stakeholders, content, preparation and presentation of the Identified Sustainability Information in accordance with the Criteria. This responsibility includes design, implementation and maintenance of internal controls relevant to the preparation of the Reports and the measurement of Identified Sustainability Information, which is free from material misstatement, whether due to fraud or error.

Inherent limitations

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between companies. Measurement of certain indicators, some of which are estimates, is subject to substantial inherent measurement uncertainty, including, water credit and carbon sequestration. Obtaining sufficient appropriate evidence to support our opinion does not reduce the uncertainty in the amounts and metrics.

Our Independence and Quality Control

We have maintained our independence and confirm that we have met the requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India (the "ICAI") and the SEBI Circular No. SEBI/HO/CFD/CFD-SEC-2/P/CIR/ 2023/122 dated July 12, 2023, and its clarifications thereto and have the required competencies and experience to conduct this assurance engagement.

Our firm applies Standard on Quality Control (SQC) 1, Quality Control for firms that Perform Audits and Reviews of Historical Financial Information, and other Assurance and Related Services Engagements. This standard requires the firm to design, implement and operate a system of quality management, including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Our Responsibility

Our responsibility is to express a Reasonable Assurance conclusion on the Identified Sustainability Information listed in Annexure I based on the procedures we have performed and evidence we have obtained. We conducted our engagement in accordance with the Standard on Sustainability Assurance Engagements (SSAE) 3000, "Assurance Engagements on Sustainability Information", and Standard on Assurance Engagements (SAE) 3410 Assurance Engagements on Greenhouse Gas Statements (together the "Standards"), both issued by the Sustainability Reporting Standards Board (the "SRSB") of the ICAI.

These Standards requires that we plan and perform our engagement to obtain Reasonable Assurance about whether the Identified Sustainability Information are prepared, in all material respects, in accordance with the Criteria. A Reasonable Assurance engagement involves assessing the risks of material misstatement of the Identified Sustainability Information whether due to fraud or error, responding to the assessed risks as necessary in the circumstances.

The procedures we performed were based on our professional judgment and included inquiries, observation of processes performed, inspection of documents, evaluating the appropriateness of quantification methods and reporting policies, analytical procedures and agreeing or reconciling with underlying records.

As part of Reasonable Assurance engagement in accordance with the Standards, we exercised professional judgment and maintained professional skepticism throughout the engagement.

We performed the following procedures among others:

- Reviewed the Identified Sustainable Information (ISI) under Annexure I- BRSR Core, The format of BRSR Core issued by SEBI Circular dated 12th July 2023 is used as a basis of reasonable level of assurance.
- Evaluation of the design and implementation of key systems, processes and controls for collecting, managing and reporting the BRSR Core indicators.
- Assessment of operational control and reporting boundaries.
- Seek extensive evidence across all relevant areas, ensuring a detailed examination of BRSR Core indicators. Engaged directly with internal stakeholders to gather insights and corroborative evidence for each disclosed indicator.
- Interviews with selected senior managers responsible for management of disclosures and review of selected evidence to support environmental KPIs and metrics disclosed in the Report. We were free to choose interviewees and interviewed those with overall responsibility of monitoring, data collation and reporting the selected indicators.
- Conduct a comprehensive examination of key material aspects within the BRSR Core framework supporting adherence to the assurance based on applicable principles plus specified data and information.

Exclusions

Our assurance scope excludes the following and therefore we will not express a conclusion on the same:

- Operations of the Company other than those mentioned in the Scope para of the Engagement letter
- Aspects of the BRSR and the data / information (qualitative or quantitative) other than the ISI.
- Data and information outside the defined reporting period i.e., from April 01, 2024 to March 31, 2025.
- The statements that describe expression of opinion, belief, aspiration, expectation, aim, or future intentions provided by the Company.

Reasonable Assurance Opinion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Identified Sustainability Information listed in Annexure I and presented in the BRSR for the year ended March 31, 2025 are not prepared, in all material respects, in accordance with the Criteria as stated in paragraph 3 above.

Restriction on use

Our Reasonable Assurance report has been prepared and addressed to the Board of Directors of the Company at the request of the Company solely, to assist the Company in reporting on Company's sustainability performance and activities. Accordingly, we accept no liability to anyone, other than the Company. Our Reasonable Assurance report should not be used for any other purpose or by any person other than the addressees of our report. We neither accept nor assume any duty of care or liability for any other purpose or to any other party to whom our report is shown or into whose hands it may come without our prior consent in writing.

For **Tibu & Niyas**
Chartered Accountants
Firm Registration Number: 022021S

Tibu John
Partner
Membership No.: 244123
UDIN : 25244123BMOFS8605

Place: Cochin
Date : July 28, 2025

ANNEXURE I – BRSR CORE

Identified Sustainability Information subject to Reasonable Assurance

(Sebi Circular No: SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated July 12, 2023)

Sr No	BRSR Core Indicator	Description of Indicator
1	Section – C - Principle 6 – Question 1	Total energy consumption from renewable sources Total energy consumption from non renewable sources Total Energy Consumed Energy intensity per rupee turnover Energy intensity per rupee of turnover adjusted for Purchasing Power Parity
2	Section – C - Principle 6 – Question 3	Water withdrawal by source – Surface Water, Ground Water, Third party water (KL), Seawater / desalinated water, Others. Water intensity per rupee of turnover Water intensity per rupee of turnover adjusted for Purchasing Power Parity
3	Section – C - Principle 6 – Question 4	Water discharge by destination and level of treatment
4	Section – C - Principle 6 – Question 7	Details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) and its intensity Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available) Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, FCs, SF ₆ , NF ₃ , if available) Total Scope 1 and Scope 2 emission intensity per rupee of turnover Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)
5	Section – C - Principle 6 – Question 9	Details related to waste management by the entity Total Waste generated : Plastic waste, E- Waste, Bio-medical waste, Construction and demolition waste, Battery waste, Radioactive waste, Waste intensity per rupee of turnover Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) Details related to waste recovered through recycling, re-using or other recovery operations Details related to waste disposed by nature of disposal method – Incineration, Landfilling, Others
6	Section C – Principle 5 – Question 7	Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, including complaints reported, complaints as a % of female employees, and complaints upheld
7	Section C – Principle 1 – Question 9	Concentration of purchases & sales done with trading houses, dealers, and related parties Loans and advances & investments with related parties
8	Section C – Principle 1 – Question 8	Number of days of accounts payable
9	Section C – Principle 8 – Question 5	Job creation in smaller towns
10	Section C – Principle 3 – Question 1(c)	Spending on measures towards well-being of employees and workers – cost incurred as a % of total revenue of the Company
11	Section C – Principle 3 – Question 11	- Details of safety related incidents for employees and workers (including contract-workforce e.g. workers in the company's construction sites)
12	Section C – Principle 5 – Question 3(b)	Gross wages paid to females as % of wages paid
13	Section C – Principle 8 – Question 4	Input material sourced from following sources as % of total purchases – Directly sourced from MSMEs/ small producers and from within India
14	Section C – Principle 9 – Question 7	- Instances involving loss / breach of data of customers as a percentage of total data breaches or cyber security events