ADITYA BIRLA CAPITAL

Ref: No. ABCL/SD/MUM/2026-27/JULY/52 **17 July 2026**

BSE Limited
Corporate Relations Department
1st Floor, New Trading Ring,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001
Scrip Code: 540691
Scrip ID: ABCAPITAL

The National Stock Exchange of India Ltd
Exchange Plaza, 5th Floor,
Plot. C/1, G-Block, Bandra-Kurla Complex,
Bandra (East),
Mumbai 400 051
Symbol: ABCAPITAL

Dear Sir/ Madam,

Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("SEBI Listing Regulations") - Business Responsibility and Sustainability Report for the financial year ended 31st March 2026

Pursuant to Regulation 34(2)(f) of the SEBI Listing Regulations, please find attached herewith the Business Responsibility and Sustainability Report ("BRSR") of the Company (along with Independent Assurance Statement) for the financial year 2025 - 26, which also forms part Annual Report for financial year 2025-26, submitted to the Exchanges on 17th July 2026.

The BRSR has also been uploaded on the Company's website and can be accessed at https://www.adityabirlacapital.com/investor-relations/financial-reports.

We request you to take the aforesaid on records.

Thanking you,

Yours sincerely,
For **Aditya Birla Capital Limited**

Santosh Gurudas Haldankar
Digitally signed by Santosh Gurudas Haldankar
Date: 2026.07.17 10:08:11 +05'30'

Santosh Haldankar
Company Secretary & Compliance Officer
Cc:

Luxembourg Stock Exchange
Market & Surveillance Dept.,
P.O. Box 165, L-2011 Luxembourg,
Grand Duchy of Luxembourg

Citi Bank N.A.
Custodial Services
FIFC, 11th Floor, C-54 & 55, G Block
Bandra Kurla Complex
Bandra (East), Mumbai 400 051

Citi Bank N.A.
Depositary Receipt Services
388 Greenwich Street
14th Floor, New York,
NY 10013

Listing Agent
Banque Internationale à Luxembourg SA
69 route d'Esch
L - 2953 Luxembourg
Grand Duchy of Luxembourg

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT AND INDEPENDENT ASSURANCE STATEMENT 2025-26

ADITYA BIRLA CAPITAL

LOANS

INVESTMENTS

With you for a better tomorrow

INSURANCE

PAYMENTS

Business Responsibility & Sustainability Report

SECTION A: GENERAL DISCLOSURE

I. DETAILS OF THE LISTED ENTITY

1.	Corporate Identity Number (CIN) of the Listed Entity	L64920GJ2007PLC058890
2.	Name of the Listed Entity	Aditya Birla Capital Limited (ABCL)
3.	Year of incorporation	2007
4.	Registered Office Address	Indian Rayon Compound, Veraval – 362266, Gujarat
5.	Corporate Address	18th floor, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat, Mumbai – 400 013, Maharashtra
6.	E-mail	abc.secretarial@adityabirlacapital.com
7.	Telephone	+91 22 4356 7111
8.	Website	https://www.adityabirlacapital.com
9.	Financial year for which reporting is being done	2025-26
10.	Name of the Stock Exchange(s) where shares are listed	• BSE Limited (BSE) • National Stock Exchange of India Limited (NSE) • Luxembourg Stock Exchange (GDRs)
11.	Paid-up Capital	INR 26,19,60,60,940
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Mr. Vijay Deshwal, Chief Strategy Officer and Head Investor Relations +91 22 4356 7111 vijay.deshwal@adityabirlacapital.com
13.	Reporting Boundary Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Aditya Birla Capital Limited (ABCL), formerly registered as a Systemically Important Core Investment Company with the RBI, underwent a strategic merger with its wholly owned subsidiary, Aditya Birla Finance Limited (ABFL). Post-merger, ABFL is amalgamated into ABCL, which now operates as a unified entity offering lending, financing, and distribution of financial and insurance products across India. **FY2025:** Disclosures made under this report were consolidated for ABCL and all its subsidiaries and associate companies. **FY2026:** Disclosures made under this report are standalone, covering only ABCL's operations.
14.	Name of Assurance provider	DNV Business Assurance India Pvt. Ltd. (DNV)
15.	Type of Assurance obtained	Reasonable Assurance for core indicators only

Note: There will be variance in numbers in comparison to last year due to change in reporting boundary.

PRODUCT/SERVICES

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

Sr. No.	Description of Main Activity	Description of Business Activity	% Of Turnover of the Entity (FY 2025-26)
1.	Financial and insurance	ABCL is a listed systemically important non-deposit taking Non-Banking Financial Company (NBFC). It is engaged in lending, financing, and distribution of financial and insurance products across India. The Company serves a diverse customer base including retail, High Net-worth Individuals (HNI), ultra HNIs, Micro, Small and Medium Enterprises (MSMEs), and corporate clients.	100

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

Sr. No.	Product/Service	NIC Code	% Of Total Turnover Contributed
1.	Aditya Birla Capital Limited	6492	100

OPERATIONS

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

Location	Number of plants	No. of Offices	Total
National	0	465	465
International		Nil	Nil

19. Market served by the entity:

a. Number of locations

Location	Numbers
National (No. of States)	PAN India
International (No. of Countries)	Nil

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

0%

c. A brief on types of customers

ABCL serves a diverse range of customers, including retail borrowers, Small & Medium Enterprises (SMEs), and corporate clients, offering both secured and unsecured business loans, as well as personal and consumer loans. Through these financial products, the Company strives to enable access to affordable credit that supports business growth, livelihood creation, and improved quality of life. Additionally, ABCL is actively promoting renewable energy financing, helping drive the adoption of clean energy solutions and contributing to a low-carbon economy. This approach allows us to create meaningful impact by supporting sustainable development across multiple segments of the economy.

EMPLOYEES

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled)

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
			Employees			
1	Permanent** (D)	8,230	7,063	86%	1,167	14%
2	Other than Permanent (E)	-	-	-	-	-
3	Total employees (D + E)	-	-	-	-	-
			Workers*			
4	Permanent (F)	Not Applicable				
5	Other than Permanent (G)					
6	Total employees (F + G)					

Note: *ABCL does not employ any workers considering the nature of business operations.

**Data reported for on-roll employees

b. Differently abled Employees:

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
			Employees			
1	Permanent (D)	6	6	100%	0	0%
2	Other than Permanent (E)	-	-	-	-	-
3	Total employees (D + E)	-	-	-	-	-

c. Differently abled Workers*:

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
			Workers			
1	Permanent (D)	Not Applicable				
2	Other than Permanent (E)					
3	Total employees (D + E)					

Note: *ABCL does not employ any workers considering the nature of business operations.

21. Participation/Inclusion/Representation of women

Category	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	12	3	25
Key Management Personnel (KMP)*	2	1	50

Note: (a) Ms. Vishakha Mulye and Mr. Rakesh Singh were appointed as Directors of the Company with effect from 1 September 2025.

(b) As at 31st March 2026, the Board comprised 10 Directors. During the year, Mr. Romesh Sobti and Ms. Vijayalakshmi Iyer ceased to be Directors of the Company with effect from 19th June 2025 and 27th November 2025, respectively.

22. Turnover rate for permanent employees and workers

Category	FY2025-26			FY2024-25			FY2023-24		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	38.87%	30.82%	37.25%	41.36%	33.62%	38.87%	46.13%	36.29%	43.15%
Permanent Workers*	Not Applicable			Not Applicable					

Note: *ABCL does not employ any workers considering the nature of business operations.

HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

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

S. No	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1.	Grasim Industries Limited	Holding	Nil	No
2.	Aditya Birla Housing Finance Limited	Subsidiary	100	No
3.	Aditya Birla Money Limited	Subsidiary	73.53	No
4.	Aditya Birla Sun Life Trustee Private Limited	Subsidiary	50.85	No
5.	Aditya Birla Wellness Private Limited	Subsidiary	51	No
6.	Aditya Birla Financial Shared Services Limited	Subsidiary	100	No
7.	Aditya Birla Capital Digital Limited	Subsidiary	100	No

S. No	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
8.	Aditya Birla Sun Life Insurance Company Limited	Subsidiary	51	No
9.	Aditya Birla ARC Limited	Subsidiary	100	No
10.	Aditya Birla Stressed Asset AMC Private Limited	Subsidiary	100	No
11.	Aditya Birla Sun Life Pension Fund Management Limited	Subsidiary	51	No
12.	Aditya Birla PE Advisors Private Limited	Subsidiary	100	No
13.	Aditya Birla Trustee Company Private Limited	Subsidiary	100	No
14.	Aditya Birla Sun Life AMC Limited	Associate	44.89	No
15.	Aditya Birla Sun Life AMC (Mauritius) Limited	Subsidiary of associate	44.89	No
16.	Aditya Birla Sun Life Asset Management Company Pte. Ltd., Singapore	Subsidiary of associate	44.89	No
17.	Aditya Birla Sun Life Asset Management Company Ltd., Dubai	Subsidiary of associate	44.89	No
18.	Aditya Birla Sun Life AMC International (IFSC) Limited	Subsidiary of associate	44.89	No
19.	Aditya Birla Health Insurance Co. Limited	Associate	45.89	No

CSR DETAILS

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

S. No	Particulars	Details
1	Turnover (in ₹)	₹ 17,473 Crore
2	Net worth (in ₹)	₹ 28,701.12 Crore

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 2025-26			FY 2024-25		
			Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes	Grievance redressal for communities is managed by implementation partners, agencies.	-	-	-	-	-	-
Investors (other than shareholders)	-	Stakeholder Engagement Policy Whistleblower Policy	-	-	-	-	-	-
Shareholders	Yes	Stakeholder Engagement Policy	28	0	-	18	0	-
Employees and workers	Yes	Stakeholder Engagement Policy Whistleblower Policy	-	-	-	-	-	-

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 2025-26			FY 2024-25		
			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
Customers	Yes	Stakeholder Engagement Policy ABCL_website	62,855	1,683	-	45,382	1,554	-
Value Chain Partners	Yes	-	-	-	-	-	-	-
Others (Please specify)	-	-	-	-	-	-	-	-

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

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

S. No	Material issues identified	Indicate Risk/ Opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implication of the risk or opportunity (Indicate positive/negative implications)
1	Corporate Governance and Business Ethics	Risk	As an NBFC, ABCL operates in a highly regulated and dynamic financial environment, making Corporate Governance and Business Ethics critical risk areas. The evolving regulatory landscape, including changes in prudential norms, product guidelines, and ESG disclosures, demands agile governance to ensure timely compliance. Given the direct exposure to credit and operational risks, maintaining strong governance and ethical standards is essential to mitigate fraud, conflicts of interest, and compliance risks.	ABCL places emphasis on ethical business practices and high standards of corporate governance. To support this, the Company has established frameworks and policies that guide operations and decision-making in governance matters. The Board of Directors plays an active role in monitoring and addressing ESG-related risks and opportunities.	**Negative:** Gaps in the oversight and monitoring of the Company's governance practices and compliance history could adversely impact the Company's: • ESG ratings • Market reputation, leading to indirect financial consequences • Ability to attract new investments • Exposure to regulatory risks, including potential fines and penalties

Business Responsibility & Sustainability Report (Contd.)

S. No	Material issues identified	Indicate Risk/ Opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implication of the risk or opportunity (Indicate positive/negative implications)
2	Customer Centricity	Opportunity	Placing customers at the core of its strategy offers ABCL an opportunity to capitalize on market growth and deepen engagement. By understanding and addressing the unique needs of diverse customer segments—such as rural populations, MSMEs, women entrepreneurs, and youth—ABCL can enhance customer satisfaction, build long-term loyalty, and differentiate itself from competitors. Tailored financial solutions designed for these segments, combined with seamless digital experiences, drive greater customer acquisition and retention. Additionally, this customer-focused approach supports cross-selling opportunities across diverse product lines, ensuring deeper penetration of products across India and boosting revenue streams.	ABCL has established robust systems and multiple channels—including in-person and digital platforms—for effective grievance resolution. An escalation framework ensures timely handling of unresolved issues. By embedding customer-centricity across its operations, ABCL aims to consistently deliver positive and satisfactory customer experience.	**Positive:** A customer-centric approach enables ABCL to strengthen trust and loyalty, boosting retention and long-term relationships. It enhances brand reputation and drives revenue through tailored products and cross-selling. Positive customer experiences attract new clients and improve market presence. Additionally, early issue detection supports better risk management.
3	Data privacy & security	Risk	The rapid digitization of financial services has heightened challenges around data privacy and security. As an NBFC, ABCL manages large volumes of sensitive customer information, making data protection essential. Cybersecurity threats or breaches could compromise internal systems and external databases, leading to financial losses, regulatory penalties, and reputational damage. With rising regulatory scrutiny and customer expectations on data protection, inadequate safeguards pose a serious risk to business continuity and trust.	ABCL prioritizes the confidentiality of employee and customer data through a unified data privacy compliance framework. The Company follows stringent principles and procedures aligned with regulatory standards to safeguard information securely. To mitigate risks like data theft and cyber threats, ABCL has established robust IT infrastructure, a reporting and resolution mechanism, and continually enforces Data Loss Prevention (DLP) policies.	**Negative:** Insufficient investment in data privacy and cybersecurity can expose ABCL to increased vulnerability to fraud and data breaches, leading to significant operational losses. Weaknesses in IT and data protection systems may also result in non-compliance with regulatory requirements, attracting fines, penalties, and legal repercussions. Such lapses can damage ABCL's reputation, erode customer trust, and disrupt business continuity.

S. No	Material issues identified	Indicate Risk/ Opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implication of the risk or opportunity (Indicate positive/negative implications)
4	Risk Management	Opportunity	Effective risk management offers ABCL an opportunity to strengthen resilience and create long-term value. As an NBFC, the Company faces risks from market volatility, regulatory changes, and ESG factors such as climate change. By enhancing its risk management framework and integrating ESG considerations, ABCL can anticipate emerging challenges and respond proactively. A data-driven approach enables better decision-making, improved transparency, and stronger stakeholder confidence. Robust risk practices also help safeguard financial stability while positioning ABCL to capture new growth opportunities in a dynamic industry	Risk Management Committee (RMC), a board sub-committee, is responsible for overseeing critical risk management functions. Its Risk Management Framework is designed to identify, assess, and mitigate emerging risks, aligning with key objectives such as oversight, data-driven strategic support, and robust internal controls. This framework reflects ABCL's proactive approach to addressing evolving challenges. By implementing this framework, the Company builds a strong risk-aware culture rooted in effective policies and procedures. The RMC also plays a central role in managing ESG-related risks, promoting agility and resilience in adapting to new risks and their potential financial impacts.	**Positive:** By strengthening its risk management framework, ABCL enhances resilience against market volatility and regulatory changes. Proactively addressing ESG and climate-related risks helps safeguard resources and operations while reinforcing stakeholder confidence. This approach not only ensures stability but also positions ABCL to capture growth opportunities in a dynamic financial services environment.
5	Economic Performance	Risk	ABCL is exposed to economic performance risks given its role as an NBFC operating in a cyclical financial environment. Economic slowdowns, market volatility, or adverse macroeconomic conditions can reduce credit demand, increase borrower defaults, and impact asset quality. Such challenges may lead to higher credit losses, liquidity constraints, and pressure on profitability. Additionally, inflationary pressures and interest rate fluctuations can affect funding costs and customer repayment capacity. In this context, ABCL must continuously monitor economic indicators and adjust its risk management strategies to mitigate potential financial impacts.	ABCL adopts a proactive credit risk assessment framework and maintains diversified loan portfolios to reduce concentration exposure. The Company regularly monitors macroeconomic indicators and stress-tests its asset quality to anticipate vulnerabilities. Additionally, maintaining strong liquidity buffers and flexible funding sources helps ABCL navigate economic downturns and sustain operations.	**Negative:** Economic downturns and adverse macroeconomic conditions pose significant risks to ABCL's financial stability and growth prospects, with potential negative impacts including: • Increased borrower defaults leading to higher credit losses and asset quality deterioration. • Reduced demand for financial products, resulting in slower business growth and lower revenues. • Potential liquidity constraints impacting the Company's ability to meet obligations and fund operations

Business Responsibility & Sustainability Report (Contd.)

S. No	Material issues identified	Indicate Risk/ Opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implication of the risk or opportunity (Indicate positive/negative implications)
6	Responsible Business practices	Opportunity	Adopting responsible business practices presents a strategic opportunity for ABCL to strengthen its reputation and build lasting trust among customers, investors, and regulators. As an NBFC, embedding ethical standards and ESG principles into operations enhances compliance and reduces the likelihood of regulatory or reputational setbacks. This approach also aligns ABCL with evolving stakeholder expectations for transparency and sustainability, enabling access to new markets and socially conscious investors. By prioritizing responsible practices, ABCL can differentiate itself in a competitive landscape, drive sustainable growth, and create long-term value for all stakeholders.	ABCL implements ethics and compliance programs, regularly trains employees on governance and conduct standards, and enforces strong monitoring mechanisms. The Company actively engages stakeholders to maintain transparency and promptly addresses any ethical or regulatory concerns. Continuous improvement of ESG frameworks ensures alignment with best practices and evolving regulatory requirements.	**Positive:** Embracing responsible business practices enhances ABCL's credibility and strengthens stakeholder trust, leading to improved customer loyalty and investor confidence. It supports regulatory compliance and reduces legal and reputational risks. Additionally, integrating ESG principles drives sustainable growth and positions ABCL as a preferred partner in the evolving financial landscape.
7	Climate strategy & emissions management	Opportunity	For ABCL, climate strategy and emissions management present an opportunity to align business operations with sustainable practices. By reducing its carbon footprint through energy efficiency and emission control measures, the company can lower operating costs and improve resilience against climate-related risks. These initiatives also enhance ABCL's reputation among regulators, investors, and customers who increasingly value ESG performance. Transparent disclosure of climate actions builds stakeholder confidence and strengthens market positioning.	ABCL is actively implementing measures to reduce its environmental impact, including upgrading to energy-efficient LED lighting across its offices. The Company is increasing the use of renewable energy by installing solar panels at selected locations, lowering its carbon footprint. Waste management initiatives are also in place to promote sustainability. These actions reflect ABCL's focus on turning its climate strategy into effective, measurable outcomes that benefit both the environment and stakeholders.	**Positive:** Proactively addressing climate change enhances ABCL's management of physical and transition risks. This approach also improves the Company's attractiveness to ESG-aware investors, supporting sustainable growth and strengthening long-term value creation.
8	Employee well-being	Opportunity	ABCL views employee wellbeing as a key opportunity to create a positive and productive workplace culture. Prioritizing holistic wellbeing helps attract and retain top talent, leading to increased innovation and better performance. The Company considers its employees invaluable and focuses on building a supportive, inclusive, and nurturing environment. Emphasizing diversity, equality, and inclusion strengthens employee engagement and enhances organizational resilience.	ABCL supports the overall well-being of its employees through targeted health and wellness initiatives. The 'Multiply' wellness app encourages proactive health management, while employees also benefit from discounts on select health insurance products offered by the Company. These measures help employees take charge of their physical and mental health, enabling them to perform effectively at work and maintain balance in their personal lives. By promoting healthier lifestyles, the Company reduces potential health-related risks and strengthens workforce productivity.	**Positive:** Prioritizing holistic employee wellbeing enables ABCL to support personal growth and unlock the full potential of its workforce. This focus helps attract and retain top talent by promoting a healthy and fulfilling work environment. As a result, ABCL strengthens its reputation as an employer of choice, contributing to a more engaged and productive team.

S. No	Material issues identified	Indicate Risk/ Opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implication of the risk or opportunity (Indicate positive/negative implications)
9	Talent Attraction & Retention	Opportunity	Talent attraction and retention is a key opportunity for ABCL as the financial services sector is increasingly shaped by digital disruption and rising customer expectations. Strengthening its ability to draw skilled professionals ensures access to fresh ideas and specialized expertise that drive innovation. Retaining talent minimizes recruitment costs, preserves organizational knowledge, and supports consistent client engagement. A stable and motivated workforce also enhances productivity and service quality, which are critical in a trust-driven industry. By positioning itself as an employer of choice, ABCL can secure the human capital needed to sustain growth and sharpen its competitive edge.	ABCL implements targeted talent acquisition strategies and offers competitive compensation to attract skilled professionals. The Company invests in continuous learning and development programs to enhance employee growth and engagement. Additionally, ABCL supports a positive work culture and promotes work-life balance to improve retention. Regular feedback mechanisms and career advancement opportunities further support sustained employee satisfaction.	**Positive:** Effective talent attraction and retention enhance organizational capability, driving innovation and improved customer service. A stable and engaged workforce contributes to higher productivity and operational efficiency. This strengthens ABCL's competitive position and supports sustainable business growth.
10	Financial Inclusion	Opportunity	ABCL recognizes the growing significance of extending financial services to underserved and unbanked populations as a critical driver of inclusive economic growth. By offering affordable and accessible financial products tailored for rural communities, women, MSMEs, and young individuals, ABCL can align with national financial inclusion goals while fulfilling a vital social responsibility. This approach presents a dual opportunity: contributing to India's development agenda and expanding the Company's customer base. Broadening outreach allows ABCL to diversify its portfolio, tap new markets, and increase revenue streams, thereby strengthening its long-term growth prospects.	ABCL actively identifies key underserved segments and designs tailored, responsibly priced products to meet their unique financial needs. The Company emphasizes ethical sales practices through regular staff training, ensuring transparency and building customer trust. Robust fact-checking mechanisms guarantee accurate communication about products, enhancing customer confidence.	**Positive:** Sustaining efforts in financial inclusion positions ABCL as a leading provider of accessible financial services, promoting holistic financial well-being for underserved communities. This approach not only expands the customer base but also enhances the Company's appeal to responsible investors and lenders who prioritize ESG-aligned businesses. Strengthening social impact alongside financial performance supports long-term, sustainable growth.

Business Responsibility & Sustainability Report (Contd.)

S. No	Material issues identified	Indicate Risk/ Opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implication of the risk or opportunity (Indicate positive/negative implications)
11	Diversity, Inclusivity & Equal Opportunity	Opportunity	ABCL recognizes diversity, inclusivity, and equal opportunity as key drivers of innovation and organizational strength. Embracing a varied workforce brings diverse perspectives, enabling more effective decision-making and problem-solving. This inclusive approach enhances employee engagement and drives a culture of respect and collaboration. By promoting equality and creating opportunities for all, ABCL attracts a broader talent pool and supports the growth and development of its workforce.	ABCL considers diversity and equal opportunities as integral to its core values. The Company actively works to improve representation of women across all levels through targeted recruitment and development programs. Initiatives promoting inclusivity and unbiased workplace practices are regularly reinforced to ensure a supportive environment for all employees. These efforts help build a diverse, equitable workforce that drives organizational success.	**Positive:** A diverse and inclusive workforce can create meaningful advantages for ABCL. Some positive implications include: • Strengthening its reputation as an equal opportunity employer. • Enabling balanced perspectives in strategic decisions, succession planning, and Board representation. • Driving innovation and business growth through varied experiences and viewpoints.
12	Sustainable and Responsible Financing	Opportunity	ABCL sees sustainable and responsible financing as a valuable opportunity to drive positive environmental and social impact through its financial services. By integrating ESG criteria into lending and investment decisions, ABCL can support clients' transition to more sustainable practices while managing financial risks effectively. This approach enhances the Company's attractiveness to ESG-conscious investors and borrowers, opening new avenues for growth. Embracing sustainable financing enables ABCL to contribute meaningfully to broader societal goals such as climate action and inclusive development. Ultimately, it strengthens the Company's market position and drives long-term value creation for stakeholders in a rapidly evolving financial landscape.	ABCL has adopted structured mitigation initiatives to embed sustainability into its financing practices. Key measures include: • Implementing an Environmental and Social Management System (ESMS) with a dedicated ESG Committee for oversight. • Aligning policies with global frameworks such as the Paris Agreement, AIIB standards, and national regulations. • Conducting climate risk assessments and integrating adaptation measures into project evaluations. • Prioritizing low-carbon development and energy efficiency to ensure compliance and strengthen stakeholder confidence.	**Positive:** Integrating sustainable finance initiatives enhances ABCL's reputation as a responsible and forward-looking institution, attracting ESG-focused investors and clients. These efforts improve risk management by aligning with global standards and climate goals, strengthening the Company's ability to adapt to evolving market and regulatory environments. Collectively, they contribute to the creation of enduring value for all stakeholders.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

The Company has put in place structures, policies and processes conforming to below mentioned National Guidelines on Responsible Business Conduct (NGRBC) Principles:

S. No.	Principle Description
1	Businesses should conduct and govern themselves with Ethics, Transparency and Accountability.
2	Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle.
3	Businesses should promote the well-being of all employees.
4	Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalized.
5	Businesses should respect and promote human rights.
6	Businesses should respect, protect, and make efforts to restore the environment.
7	Businesses when engaged in influencing public and regulatory policy, should do so in a responsible manner.
8	Businesses should support inclusive growth and equitable development.
9	Businesses should engage with and provide value to their customers and consumers in a responsible manner.

Business Responsibility & Sustainability Report (Contd.)

	Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
	Policy and Management Processes									
1.	a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
	b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
	c. Web Link of the Policies, if available	A detailed list of the Company's policies and codes is available on the Company's website: Policies and Code Policy links aligned with the BRSR principles and their core elements are provided below:- • Remuneration Policy: ABCL Executive Remuneration Policy • POSH: ABCL policy on prevention of sexual harassment • Risk Management Policy: ABCL risk management policy • CSR Policy: ABCL corporate social responsibility policy • Whistle Blower Policy: ABCL Whistleblower Policy • Code of Conduct for Board and Senior Management: ABCL Code of Conduct for the BOD and Senior Management • Supply Chain and Procurement Policy: ABCL Supply Chain and Procurement Policy								
2	Whether the entity has translated the policy into procedures. (Yes / No)	Yes								
3	Do the enlisted policies extend to your value chain partners? (Yes/No)	The Company's Supply Chain and Procurement Policy applies to its value chain partners. The Whistleblower Policy also covers specified segments of the value chain, including outsourced, temporary, and contract personnel associated with the Company.								
4	Name of the national and international codes/ certifications/ labels/ standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g., SA 8000, OHSAS, ISO, BIS) mapped to each principle.	P9: ABCL's Information Security and Cyber Security policies comply with ISO 27001 requirements.								
5	Specific commitments, goals and targets set by the entity with defined timelines, if any.	ABCL continues to integrate ESG considerations into its business operations and stakeholder engagement. Environmental initiatives are focused on improving resource efficiency and advancing climate action, including increased use of renewable energy. The Company's social initiatives focus on diversity and inclusion, employee health and well being, supported through health and wellness programs, parental benefits, and work life balance measures. The Company also works towards enhancing financial inclusion through digital channels and expansion of customer offerings in underserved markets. In line with its CSR policy, the Company undertakes community development activities, with focus on India's aspirational districts. These initiatives are aligned with applicable regulatory requirements, BRSR Core principles, and the Company's long term business objectives.								
6	Performance of the entity against specific commitments, goals, and targets along with reasons in case the same are not met.	During FY26, ABCL made steady progress across key environmental, social, and governance (ESG) priorities. The Company continued to strengthen its renewable energy adoption, maintaining a cumulative installed solar capacity of 180 kW across 6 branches, thereby supporting its carbon reduction objectives. Waste management performance remained robust, with approximately 8.82 metric tons of non hazardous waste recycled during the year. From a social perspective, women accounted for 14% of the workforce, reflecting continued progress on diversity and inclusion. Employee health and wellness programs were further enhanced, alongside ongoing initiatives to advance financial inclusion through digital platforms. CSR initiatives progressed as planned, delivering positive outcomes across healthcare, education, and women empowerment and sustainable livelihood programs, and generating measurable community impact across 12 aspirational districts in India.								

Governance, Leadership and Oversight

7	**Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)**	
	At ABCL, we understand the growing urgency around climate action and the need for inclusive and fair development. In FY26, we refreshed our materiality assessment to ensure that our ESG priorities remain aligned with evolving stakeholder expectations and emerging environmental and social challenges has sharpened our focus, enabling us to address the most critical impact areas with greater clarity and effectiveness. This year, we also began estimating select categories of our Scope 3 greenhouse gas emissions, an important step in fully understanding the environmental impact of our entire value chain. By quantifying these indirect emissions, we are better positioned to develop targeted strategies to reduce our overall carbon impact and contribute meaningfully to global climate goals. Beyond measurement, ABCL endeavors to drive grassroots-level impact through our products and services. We believe that true sustainability is achieved not only by internal operational improvements but by empowering communities and customers towards greener, more inclusive futures. Our business offerings continue to be designed with this ethos of shared value creation, fostering environmental stewardship and social inclusion in tangible, measurable ways. Guided by the values of the Aditya Birla Group and a focus on long-term value creation, we continue to integrate ESG considerations into our business model, growth plans, and stakeholder engagement. We are making steady progress in improving resource efficiency, reducing emissions, promoting diversity and inclusion, and ensuring responsible business practices. As we reflect on our progress, we also recognize the journey ahead demands persistence, collaboration, and innovation. With the collective dedication of our people, partners, and communities, ABCL is confident in its ability to make a meaningful and lasting impact, building a more resilient and equitable future for all.	
8	**Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy/policies**	The Risk Management Committee (A Board Sub Committee) is responsible for the oversight and implementation of the Company's Business Responsibility policies. Overall accountability for the effective enforcement of these policies rests with the Chief Risk Officer (CRO), who ensures that the Company's operations are aligned with its commitment to sustainable and responsible business practices.
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 sustainability and ESG (Environmental, Social and Governance) agenda at ABCL is overseen by the Risk Management Committee. The Committee works in close coordination with business and functional heads to integrate ESG considerations into business processes and operational decision making. This collaborative approach ensures that ESG priorities are aligned with the Company's strategic objectives, mission, and long term vision.

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								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	The policies referred to above have been approved by the Board of Directors, relevant Board Committees, or the Company's Senior Management, as applicable.								
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	The Company has established appropriate policies and procedures to ensure compliance with all applicable legal and regulatory requirements.								

Business Responsibility & Sustainability Report (Contd.)

Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/Any other Committee								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	The Company periodically reviews its policies, considering changes in regulatory requirements and recommendations from relevant industry bodies.								
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	Periodic and need based review.								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/ No). If yes, provide name of the agency.	No. The Company is currently undertaking an internal review of its policies. Sustainability continues to be accorded priority and is recognized as a core value guiding the organization's activities and decision making.								

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
1. The entity does not consider the Principles material to its business (Yes/No)	Not Applicable								
2. The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
3. The entity does not have the financial or/ human and technical resources available for the task (Yes/No)									
4. It is planned to be done in the next financial year (Yes/No)									
5. 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 programmes on any of the principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors (BoD)	2	• **Induction for new Directors:** The Company provides an Induction Kit to newly appointed Directors to familiarize them with the Company's business activities, vision, values, achievements, and the profiles of fellow Board members. • **Orientation programs:** The Company conducts orientation programs for new Directors, where Senior Management presents an overview of the Company's business, including subsidiaries and associates, covering regulatory developments, industry practices, governance and compliance frameworks, risk management, and data/information security. Directors are regularly updated at each quarterly Board meeting on significant regulatory changes and the performance of the Company and its group entities.	
Employees and KMPs	2,201	The Company's learning and development approach includes a range of programs covering Induction, Functional training, and Mandatory Regulatory modules. These sessions address important areas such as information security, the Code of Conduct, insider trading regulations, the Prevention of Sexual Harassment, the Whistleblower mechanism, and behavioral and leadership development. In addition, in November 2023, the Company organized a capacity building workshop on BRSR principles and indicators. The session highlighted the relevance of BRSR to the Company's operations and was attended by functional heads from HR, Finance, Legal, Risk, Administration, IT, CSR, and other business units, as applicable.	91%
Workers*	Not Applicable		

Note: *ABCL does not employ any workers considering the nature of business operations.

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

a. Monetary

Type	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the case	Has an appeal been preferred? (Yes/No)
			Nil		

b. Non-Monetary

Type	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount(In INR)	Brief of the case	Has an appeal been preferred? (Yes/No)
Imprisonment				Nil	
Punishment					

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

Case details	Name of the regulatory/ enforcement agencies/ judicial institution
Nil	

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

Yes. The Company has an Anti Corruption and Anti Bribery Policy in place as part of its governance framework, along with the Code of Conduct. The policy sets out the Company's approach to preventing corruption and bribery and reinforces its commitment to ethical conduct, transparency, and integrity across all business operations.

The policy is publicly available on the Company's website at ABCL Anti Corruption and Anti Bribery Policy.

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

Nil

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

Nil

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

Nil

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

	FY 2025-26	FY 2024-25
Number of days of accounts payables	24.31	20.67

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 2025-26	FY 2024-25
Concentration of Purchases	a.	Purchases from trading houses as % of total purchases	Not Applicable	Not Applicable
	b.	Number of trading houses where purchases are made from	Not Applicable	Not Applicable
	c.	Purchases from top 10 trading houses as % of total purchases from trading houses	Not Applicable	Not Applicable
Concentration of Sales	a.	Sales to dealers / distributors as % of total sales	Not Applicable	Not Applicable
	b.	Number of dealers / distributors to whom sales are made	Not Applicable	Not Applicable
	c.	Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	Not Applicable	Not Applicable
Share of Related Party Transactions in	a.	Purchases (Purchases with related parties / Total Purchases)	-	-
	b.	Sales (Sales to related parties / Total Sales)	-	-
	c.	Loans & advances (Loans & advances given to related parties / Total loans & advances)	0.30%	**Loans and Advances given to*:** • ABREL EPC Limited: ₹ 16 Cr (0.01%) • O2 Renewable Energy XXII Private Limited: ₹ 115 Cr (0.07%) • Birla Advanced Knits Private Limited:₹ 15 Cr (0.01%) • Applause Entertainment Private Limited:₹ 375 Cr (0.24%) • Azure Jouel Private Limited: ₹ 120 Cr (0.08%)

Business Responsibility & Sustainability Report (Contd.)

Parameter	Metrics		FY 2025-26	FY 2024-25
				Loan and Advances Outstanding Balance*: • ABREL EPC Limited: ₹ 33.73Cr (0.02%) • Aditya Birla Renewables Green Power Private Limited: ₹ 51.45 Cr (0.03%) • O2 Renewable Energy XXII Private Limited: ₹ 115 Cr (0.07%) • Birla Advanced Knits Private Limited: ₹ 14.99 Cr (0.01%) • Applause Entertainment Private Limited: ₹ Nil • Azure Jouel Private Limited: ₹ Nil • Ms. Vishakha Mulye: ₹ 5.20 Cr (0.003%)
	d.	Investments (Investments in related parties / Total Investments made)	53.48%	**Investments made in:** • Chaitanya India Fin Credit Private Limited: ₹ 33.36 Cr (0.03%) • Aditya Birla Health Insurance Co. Limited: ₹ 183.55 Cr (0.17%) • Aditya Birla Wellness Private Limited:₹ 7.14 Cr (0.01%) **Investment closing balance**:** **NCDs:** • Grasim Industries Limited: ₹ 25.11 Cr (0.02%) • Ultra Tech Cement Limited: ₹ 65.23 Cr (0.06%) • Chaitanya India Fin Credit Private Limited: ₹ 24.16 Cr (0.02%) **Equity shares in Joint venture/ Associate** • Aditya Birla Sun Life AMC Limited: ₹ 1,674.96 Cr (1.55%) • Aditya Birla Sun Life Trustee Private Limited: ₹ 1.06 Cr (0.001%) • Aditya Birla Wellness Private Limited: ₹ 11.53 Cr (0.01%) • Aditya Birla Health Insurance Co. Limited: ₹ 3,169.62 Cr (2.93%)

Note: The data presented is as on March 31, 2026.

LEADERSHIP INDICATORS

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

   Not Applicable

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.**

   ABCL obtains annual declarations from its Board Members and Senior Management to document disclosures and consent relating to the management of potential conflict of interest matters. The declaration is available on the Company's website at ABCL – Appendix II.

PRINCIPLE 2: BUSINESSES SHOULD PROVIDE GOODS AND SERVICES IN A MANNER THAT IS SUSTAINABLE AND SAFE

ESSENTIAL INDICATORS

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

	FY 2025-26	FY 2024-25	Details of improvements in environmental and social impacts
R&D	-	-	-
Capex	8%	12.37%	The Company has adopted digital processes across its operations to reduce paper usage and environmental impact. Key initiatives include shifting to end to end digital journeys instead of paper- based applications, implementing eNACH and digital KYC, and using the Account Aggregator framework to avoid physical bank statements. The Company has also reduced the physical movement of files and encouraged customers to use digital self-service channels, such as WhatsApp, instead of physical visits or paper requests. These initiatives have helped reduce paper consumption and lower the Company's carbon footprint across its operations.

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

   Given the nature of its operations, sustainable sourcing has limited applicability. However, ABCL remains committed to the core values of the Aditya Birla Group, which emphasizes resource conservation and the adoption of responsible and sustainable business practices aimed at minimizing environmental impact.

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

   Not Applicable

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.**

Product	Process to safely reclaim the product
Plastics (including packaging)	Not Applicable
E Waste	Not Applicable
Hazardous Waste	Not Applicable
Other Waste	Not Applicable

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

   Not Applicable

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)?**

   Not Applicable

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

   Not Applicable

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

   Not Applicable

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

   Not Applicable

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

   This indicator is not applicable, as the Company's business activities in the financial services sector do not involve the production or manufacturing of physical products or related packaging.

PRINCIPLE 3: BUSINESSES SHOULD RESPECT AND PROMOTE THE WELL-BEING OF ALL EMPLOYEES, INCLUDING THOSE IN THEIR VALUE CHAINS

ESSENTIAL INDICATORS

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

Category	Total (A)	% of employees covered by									
		Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Employees											
Male	7,063	7,063	100	7,063	100	-	-	7,063	100	-	-
Female	1,167	1,167	100	1,167	100	1,167	100	-	-	1,167	100
Total	**8,230**	**8,230**	**100**	**8,230**	**100**	**1,167**	**14.18**	**7,063**	**85.82**	**1,167**	**14.18**
Other than Permanent Employees											
Male	Not Applicable										
Female	Not Applicable										
Total	**Not Applicable**										

The Company is committed to promoting the holistic well being of its employees through a people centric and purpose driven approach. ABCL seeks to develop a positive and engaging work environment that enables employees to feel supported, valued, and motivated.

Recognizing the importance of health and well being, the Company has implemented a range of wellness initiatives aimed at supporting physical, mental, and emotional health. These include health check ups through on site health camps, access to holistic well being and healthcare applications, and structured benefits and support programs for new parents to support work life balance and childcare needs.

Employee well being remains a core priority for the Company and is guided by its values and commitment to fostering a positive workplace culture. ABCL considers the health and well being of its workforce to be fundamental to its long term organizational sustainability and growth.

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

Category	Total (A)	% of workers covered by									
		Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Workers*											
Male	Not Applicable										
Female											
Total											
Other than Permanent Workers*											
Male	Not Applicable										
Female											
Total											

Note: *ABCL does not employ any workers considering the nature of business operations.

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

	FY 2025-26	FY 2024-25
Cost incurred on well- being measures as a % of total revenue of the company	0.24%	0.33%

2. Details of retirement benefits.

Benefits	FY 2025-26			FY 2024-25		
	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	100%	-	Yes	100%	-	Yes
Gratuity	100%	-	Yes	100%	-	Yes
ESI	Not Applicable	-	Not Applicable	Not Applicable	-	Not Applicable
Others – please specify	Not Applicable	-	Not Applicable	Not Applicable	-	Not Applicable

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

Yes. The Company has equipped its office premises with accessibility features such as elevators, ramps, and inclusive design elements in common areas, including restrooms, wherever possible. The Mumbai offices are equipped with elevators to support ease of movement for differently abled employees and visitors.

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.

ABCL adheres to the principle of Equal Opportunity and is committed to providing a fair, inclusive, and respectful workplace. The Company ensures equal employment opportunities and maintains a zero tolerance approach towards discrimination or harassment on the basis of race, religion, gender, or any other protected characteristic.

In alignment with ABCL 's Anti Harassment and Anti Discrimination Policy, the Company provides equal opportunities to both existing and prospective employees and seeks to foster a work environment free from discrimination, harassment, and bullying. The policy is publicly available at: ABCL Anti Harassment and Discrimination Policy.

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

Gender	Permanent employees		Permanent workers*	
	Return to work rate	Retention Rate	Return to work rate	Retention Rate
Male	100%	51%	Not Applicable	
Female	100%	85%		
Total	**100%**	**53%**		

Note: * ABCL does not employ any workers considering the nature of business operations.

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.

Permanent Employees	The Company has established policies with defined grievance redressal procedures, the details of which are provided in Section A – Q25.
Other than permanent employees	
Permanent workers*	Not Applicable
Other than permanent workers	

Note: * ABCL does not employ any workers considering the nature of business operations.

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

Nil

8. Details of training given to employees and workers:

Category	FY 2025-26					FY 2024-25				
	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)
Permanent Employees										
Male	7,063	6,570	93%	6,570	93%	27,925	26,844	96%	26,949	97%
Female	1,167	1,085	93%	1,085	93%	9,219	8,894	96%	8,922	97%
Total	**8,230**	**7,655**	**93%**	**7,655**	**93%**	**37,144**	**35,738**	**96%**	**35,871**	**97%**
Permanent Workers*										
Male	Not Applicable					Not Applicable				
Female										
Total										

Note: * ABCL does not employ any workers considering the nature of business operations.

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

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	7,063	7,063	100%	40,454	40,454	100%
Female	1,167	1,167	100%	19,732	19,732	100%
Others	-	-	-	1	1	
Total	**8,230**	**8,230**	**100%**	**60,187**	**60,187**	**100%**
Permanent Workers*						
Male	Not Applicable			Not Applicable		
Female						
Total						

Note: * ABCL does not employ any workers considering the nature of business operations.

10. Health and safety management system:

	Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No)	Yes
a.	What is the coverage of such a system	As part of the Company's health and safety management framework, regular training programs on fire safety and the safe use of firefighting equipment are conducted for employees. Periodic evacuation drills are also carried out across office locations to enhance emergency preparedness and reinforce safety protocols.
b.	What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?	Given the nature of the Company's business operations, this indicator is not directly applicable
c.	Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks.	Considering the nature of the Company's operations in the financial services sector, exposure to work related hazards is minimal. Accordingly, this indicator has limited applicability.
d.	Do the employees/ workers of the entity have access to non-occupational medical and healthcare services?	Yes.

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

Safety Incident/Number	Category *	FY 2025-26	FY 2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	Not Applicable	Not Applicable
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	Not Applicable	Not Applicable
No. of fatalities	Employees	Nil	Nil
	Workers	Not Applicable	Not Applicable
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	Not Applicable	Not Applicable

Note: *ABCL does not employ any workers considering the nature of business operations.

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

ABCL maintains a safe, healthy, and inclusive workplace that supports employee wellbeing and complies with all applicable legal, regulatory, and industry standards. The Company engages employees and stakeholders to identify and address health, safety, and wellbeing issues. Human rights are integral to ABCL's values, with regular training and awareness programs reinforcing these principles. ABCL enforces a zero-tolerance policy against forced labour, discrimination, and harassment.

Employee wellbeing initiatives cover four areas: physical health and preventive care, mental and emotional wellbeing, wellness engagement, and social wellbeing. Support includes medical services, counselling, fitness sessions, and community-building activities.

The Company respects employees' freedom of association, including the right to form or join trade unions and participate in collective bargaining without interference. Ensuring a secure and supportive workplace is key to ABCL's culture and long-term growth.

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

Category	FY 2025-26			FY 2024-25		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	-	Nil	Nil	-
Health & Safety	Nil	Nil	-	Nil	Nil	-

14. Assessments for the year:

Aspect	% Of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	Not Applicable
Working Conditions	Not Applicable

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

Not Applicable

LEADERSHIP INDICATORS

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

Yes. ABCL offers the Nishchint Plan to its management cadre employees, aimed at providing financial security to employees and their families. The plan offers protection against unforeseen life events, including premature death and serious or debilitating illnesses, which may not be adequately covered under standard insurance products such as mediclaim or accident insurance.

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

Not Applicable

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

Category	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25
Employees	Nil	Nil	Nil	Nil
Worker*	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Note: *ABCL does not employ any workers considering the nature of business operations.

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

Not Applicable

5. Details on assessment of value chain partners:

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

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

Not Applicable

PRINCIPLE 4: BUSINESSES SHOULD RESPECT THE INTERESTS OF AND BE RESPONSIVE TO ALL ITS STAKEHOLDERS.

ESSENTIAL INDICATORS

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

At ABCL, stakeholders are identified as individuals or groups that contribute to or create value for the organization, in alignment with its core vision and mission. These stakeholders comprise both internal and external groups, including employees across all management levels, shareholders, investors, customers, suppliers, distribution and knowledge partners, regulatory authorities, lenders, researchers, and communities associated with the Company's CSR initiatives.

The identification of key stakeholder groups is undertaken through a structured and collaborative process involving internal leadership teams, supported by external thematic and subject matter experts. This process is guided by considerations such as the nature and extent of engagement, geographic relevance, statutory and regulatory requirements, and alignment with the Company's business operations, programs, and thematic priorities.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	• Emails and meetings • Internal portals • Employee satisfaction survey • Training programs • Performance appraisal • Grievance redressal mechanisms	On-going	• Ensuring fair wages and rewards, and a healthy work-life balance • Training and skill development, and Career growth opportunities
Customers	No	• Customer feedback surveys • Emails/phone calls/meetings • In-person customer visits	Annual	• Post engagement support • Grievances Resolution • Advisor
Shareholders	No	• Press releases • Investor meets and conferences • Investor grievance redressal • General Meetings • Email correspondences • Registrar and Transfer Agent as point of contact	Quarterly and annual, event based	• Communication on: Financial Performance
Regulatory bodies – RBI/ SEBI/ IRDAI/ PFRDA	No	• Direct engagement • Hosted events • Participation as panelists and industry representatives	As required	• Performance and compliance reports shared with regulators including SEBI and IRDAI
Rating Research Agencies	No	• Direct Engagement, as required	As required	• Measuring performance on ESG linked and financial parameters
Local Communities	Yes	• Baseline surveys • Focus group interviews • Program implementation	As required	• Impact assessment of CSR interventions • Monitoring and evaluation

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 feedback from such consultations is provided to the Board.

The Company ensures that the Board is kept informed of significant ESG related developments through periodic updates. Where appropriate, the views and perspectives of Directors are considered to support effective oversight. The Company also facilitates structured and ongoing engagement between the Board and relevant stakeholders to enable informed deliberation on economic, environmental, and social matters.

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 input received from stakeholders on these topics were incorporated into the policies and activities of the entity.

Yes. ABCL engages with key internal and external stakeholders as part of its ESG materiality assessment process to identify and prioritize relevant environmental and social issues. In FY2025-26, the Company refreshed its materiality assessment to ensure alignment with evolving stakeholder expectations and emerging sustainability priorities. This engagement enables the Company to understand stakeholder expectations, assess key concerns, and identify opportunities for improvement. Inputs received through the process are used to inform policy formulation and guide strategic actions on material ESG matters.

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

The Company identifies disadvantaged, vulnerable, and marginalized stakeholder groups through structured needs assessments and engages with them through focused CSR interventions. Alongside its community led initiatives, the Company remains committed to fostering diversity and inclusion within its workforce. As on March 31, 2026, women represent 14.18% of the total employee base. To assess employee experience and support continuous improvement, the Company conducts an annual employee survey across functions and locations.

Through its CSR programs, the Company supports inclusive and sustainable community development for vulnerable and marginalized groups. These initiatives are designed to deliver long term social impact and address key community needs. The Company's primary areas of intervention include:

- Facilitating equitable access to healthcare services for underserved populations through structured response, recovery, and rehabilitation initiatives.
- Promoting access to education for tribal communities, high performing students from underprivileged backgrounds, and beneficiaries at Anganwadi centres, including children and women.
- Advancing women's empowerment through skill development programs, access to resources, and initiatives aimed at enhancing economic independence and social inclusion.

PRINCIPLE 5: BUSINESSES SHOULD RESPECT AND PROMOTE HUMAN RIGHTS

ESSENTIAL INDICATORS

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

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
Employees						
Permanent	8,230	8,230	100%	60,187	60,187	100%
Other than permanent	0	0	0	0	0	0
Total Employees	**8,230**	**8,230**	**100%**	**60,187**	**60,187**	**100%**
Workers*						
Permanent	Not Applicable			Not Applicable		
Other than permanent						
Total Workers						

Note: *ABCL does not employ any workers considering the nature of business operations.

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

Category	FY2025-26					FY2024-25				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	8,230	0	0	8,230	100%	60,187	0	0	60,187	100%
Male	7,063	0	0	7,063	100%	40,454	0	0	40,454	100%
Female	1,167	0	0	1,167	100%	19,732	0	0	19,732	100%
Others	-	-	-	-	-	1	-	-	1	100%
Other than Permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Workers*										
Permanent	Not Applicable					Not Applicable				
Male										
Female										
Other than Permanent										
Male										
Female										

Note: *ABCL does not employ any workers considering the nature of business operations.

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

Median remuneration / wages

(₹ in Crore)

Category	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)*	9	0.50	3	0.43
Key Managerial Personnel (KMP)**	1	1.02	1	3.43
Employees other than BoD and KMP	7,061	0.09	1,165	0.07
Workers***		Not Applicable		Not Applicable

Note: * Board of Directors includes Non- Executive Directors and Independent Directors.

**(a) Ms. Vishakha Mulye and Mr. Rakesh Singh were appointed as Directors of the Company with effect from 1 September 2025.

(b) As at 31st March 2026, the Board comprised 10 Directors. During the year, Mr. Romesh Sobti and Ms. Vijayalakshmi Iyer ceased to be Directors of the Company with effect from 19th June 2025 and 27th November 2025, respectively

***ABCL does not employ any workers considering the nature of business operations.

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

	FY 2025-26	FY 2024-25
Gross wages paid to females as % of total wages	16.86%	21%

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. ABCL has constituted multiple committees to address human rights impacts and related concerns. The Company follows a zero tolerance policy towards workplace sexual harassment and complies with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, including the constitution of the Internal Complaints Committee.

In addition, the Company has implemented a Whistleblower Policy and Vigil Mechanism to provide Directors and employees with confidential channels for reporting concerns relating to ethical misconduct or human rights issues.

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

Yes, The Company enforces a strict zero-tolerance policy against all forms of exploitative and forced labour, as well as any kind of abuse. It safeguards the rights of employees, communities, contractors, and suppliers in line with internationally recognized standards such as the Social Accountability 8000 (SA8000) and other relevant global guidelines. The policy explicitly prohibits exploitative labour, forced labour, and abuse, adhering to established international frameworks. To address and resolve grievances, the Company has established an Internal Committee (IC) under the POSH Act (2013), a Code of Conduct Committee, and a Whistleblower Policy.

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

Aspect	FY 2025-26			FY 2024-25		
	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	5	1	-	26	7	-
Discrimination at workplace	0	0	-	0	0	-
Child Labour	0	0	-	0	0	-
Forced Labour/ Involuntary Labour	0	0	-	0	0	-
Wages	0	0	-	0	0	-
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:

Category	FY 2025-26	FY 2024-25
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	5	26
Complaints on POSH as a % of female employees / workers	0.40	0.13%
Complaints on POSH upheld	1	8

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

ABCL maintains a discrimination free and inclusive workplace through its Anti Harassment and Anti Discrimination Policy. The policy prohibits harassment based on protected characteristics, promotes equal opportunity, and provides a structured grievance redressal mechanism with a zero tolerance for retaliation.

In line with the requirements of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH Act), ABCL has constituted an Internal Committee (IC) to address complaints related to workplace sexual harassment. The Committee ensures that all complaints are handled sensitively and confidentially, and that individuals reporting concerns are not subjected to victimization or discrimination.

The policy also provides safeguards such as maintaining confidentiality throughout the process, protecting complainants from any form of retaliation, and extending appropriate support to them during the grievance resolution process.

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

No. However, ABCL is in the process of integrating social aspects, including Human rights, in its vendor agreements and contracts.

10. Assessments of the year

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

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

Not Applicable

LEADERSHIP INDICATORS

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

Not Applicable

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

Not Applicable

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

Yes. Wherever feasible, ABCL office premises are designed to be accessible to persons with disabilities. Accessibility features such as elevators and/or ramps have been installed along with inclusive design elements in common areas, including restrooms. For example, the Mumbai offices are equipped with elevators to facilitate ease of movement for differently-abled employees and visitors.

4. Details on assessment of value chain partners:

Human rights	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	ABCL has a Human Rights Policy that applies to all its subsidiaries and associate companies and seeks to promote adherence to these principles across its value chain. However, the Company does not conduct a formal assessment of its value chain partners.
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
Wages	
Others – please specify	

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

Not Applicable

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:

Parameter	Unit	FY 2025-26	FY 2024-25
From renewable sources (in gigajoules)			
Total electricity consumption (A)	GJ	7,695.10	16,181.45
Total fuel consumption (B)	GJ	0.0	0.0
Energy consumption through other sources (C)	GJ	0.0	0.0
Total energy consumption from renewable sources (A+B+C) (GJ)	**GJ**	**7,695.10**	**16,181.45**
From non - renewable sources (in gigajoules)			
Total electricity consumption (D)	GJ	32,776.09	27,444.69
Total fuel consumption (E)	GJ	420.17	530.94
Energy consumption through other sources (F)	GJ	0.0	0.0
Total energy consumption from non - renewable sources (D+E+F) (GJ)	**GJ**	**33,196.26**	**27,975.63**
Total energy consumption (A+B+C+D+E+F) (GJ)	**GJ**	**40,891.35**	**44,157.08**
Energy intensity per rupee of turnover (Total energy consumption in GJ/ turnover in rupees in Crores)	GJ/Cr (INR)	2.34	1.09
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)* (Total energy consumed / Revenue from operations adjusted for PPP)^	GJ/million (USD)	4.76	2.25
Energy intensity in terms of physical output	(GJ per Full Time Equivalent)*	4.97	3.74
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-	-

Note: * Full Time Equivalent considered for intensity calculations in terms of physical output is aligned with the boundary conditions stated in Section A of this report

^The PPP rate used for FY 2025-26 is 20.34 which draws reference from the International Monetary Fund (IMF) database.

****Energy consumed is calculated based on spend-based approach.

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. DNV Business Assurance India Pvt. Ltd. (DNV) has carried out reasonable assurance of the core non-financial disclosures presented in the Business Responsibility & Sustainability Report (BRSR) for FY 2025-26.

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.

Not applicable. ABCL does not have sites/facilities identified as designated consumer under the Performance, Achieve and Trade (PAT) Scheme of the Government of India.

3. Provide details of the following disclosures related to water

Parameter	Unit	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres) *			
(i) Surface water	KL	0.0	0.0
(ii) Groundwater	KL	0.0	0.0
(iii) Third party water	KL	92,587.50	677,104**
(iv) Seawater / desalinated water	KL	0.0	0.0
(v) Others	KL	0.0	0.0
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	KL	**92,587.50**	**677,104**
Total volume of water consumption (in kilolitres)	KL	**18,517.50**	**677,104**
Water intensity per rupee of turnover (Water consumed / turnover)	KL/Cr (INR)	1.06	16.68
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)^	(KL per million USD)	2.16	34.46
Water intensity in terms of physical output	(KL per Full Time Equivalent)*	2.25	57.40
Water intensity (optional)– the relevant metric may be selected by the entity	-	-	-

Note: *Full Time Equivalent considered for intensity calculations in terms of physical output is aligned with the boundary conditions stated in Section A of this report.

** Water withdrawn is estimated based on the document by the Central Ground Water Authority (CGWA), which specifies that an office employee consumes 45 litres per day per head. This amount is recorded as water withdrawn from third party source.

^The PPP rate used for FY 2025-26 is 20.34 which draws reference from the International Monetary Fund (IMF) database.

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. DNV Business Assurance India Pvt. Ltd. (DNV) has carried out reasonable assurance of the core non-financial disclosures presented in the Business Responsibility & Sustainability Report (BRSR) for FY 2025-26.

4. Provide the following details related to water discharged:

Parameter	Unit	FY2025-26	FY2024-25
Water discharge by destination and level of treatment (in kilolitres)			
i. Surface water	KL	-	-
No treatment	KL	-	-
With treatment – please specify the level of treatment	KL	-	-
ii. Ground water	KL	-	-
No treatment	KL	-	-
With treatment – please specify the level of treatment	KL	-	-
iii. Sea water	KL	-	-
No treatment	KL	-	-
With treatment – please specify the level of treatment	KL	-	-
iv. Sent to third-parties^	KL	74,070	-
No treatment	KL	74,070	-
With treatment – please specify the level of treatment	KL	-	-
v. Others	KL	-	-
No treatment	KL		
With treatment – please specify the level of treatment	KL	-	-
Total water discharged (in kilolitres)	KL	**74,070**	**-**

Note: ^We have considered that water discharged is ~80% of the total water withdrawn, in line with CPCB guidelines and established industry water balance practices. Accordingly, ~20% of the total water withdrawal is assumed to be consumption. This assumption has been reviewed and validated as part of our internal methodology.

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. DNV Business Assurance India Pvt. Ltd. (DNV) has carried out reasonable assurance of the core non-financial disclosures presented in the Business Responsibility & Sustainability Report (BRSR) for FY 2025-26.

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

While the Company does not directly operate a Zero Liquid Discharge (ZLD) system, sustainable wastewater management practices have been implemented at its corporate office. Wastewater generated on site is treated through a Sewage Treatment Plant (STP) operated by the building management. The treated water is reused for non potable purposes such as toilet flushing, urinals, and gardening in common areas. This approach reduces wastewater discharge and supports water conservation, in line with responsible and sustainable operational practices.

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

Parameter	Unit	FY2025-26	FY2024-25
NOx	µg/m^3	Not Estimated	Not Estimated
SOx	µg/m^3		
Particulate matter (PM 10)	µg/m^3		
Persistent organic pollutants (POP)	tones/annum		
Volatile organic compounds (VOC)	tones/annum		
Hazardous air pollutants (HAP)	tones/annum		
Others – Process Emission (HCL)	mg/Nm^3		
Acid Mist	mg/Nm^3		

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. – Not Applicable

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

Parameter	Unit	FY2025-26	FY2024-25
Scope 1 Emissions	Metric tons of CO_2 equivalent	27.61	39.60
Scope 2 Emissions **	Metric tons of CO_2 equivalent	6,464.17	5,541.77
Total	Metric tons of CO_2 equivalent	**6491.78**	**5,581.37**
Total Scope 1 and Scope 2 emissions per rupee of turnover	Metric tonnes of CO_2 eq/ Crore (₹)	0.37	0.14
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 / million USD	0.76	0.28
Total Scope 1 and Scope 2 emission intensity in terms of physical output	$tc0_2$/(₹)/Full time Equivalent*	0.79	0.47
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

Note: *Full Time Equivalent considered for intensity calculations in terms of physical output is aligned with the boundary conditions stated in Section A of this report

**Market Based approach has been used for Scope 2 emission calculations

***Scope 2 emissions basis location-based approach is estimated to be – 7881.77tCO_2e

****Greenhouse Gas Footprint is calculated based on spend-based approach

^The PPP rate used for FY 2025-26 is 20.34 which draws reference from the International Monetary Fund (IMF) database.

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. DNV Business Assurance India Pvt. Ltd. (DNV) has carried out reasonable assurance of the core non-financial disclosures presented in the Business Responsibility & Sustainability Report (BRSR) for FY 2025-26.

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

Yes. The Company is progressing its transition towards renewable energy by expanding solar power installations across its office locations. As of the reporting period, solar power systems are operational at 6 branches with a cumulative installed capacity of 180 kW. This initiative contributes to the Company’s ongoing efforts to reduce its overall emissions footprint.

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

Parameter	FY 2025-26	FY 2024-25
Total Waste generated (in metric tons)		
Plastic waste **(A)**	0.90	4.61
E-waste **(B)**	0.49	2.46
Bio-medical waste **(C)**	0.923	1.30
Construction and demolition waste **(D)**	0	0
Battery waste **(E)**	0	0
Radioactive waste **(F)**	0	0
Other Hazardous waste. Please specify, if any. **(G)**	0	0
Other Non-hazardous waste generated **(H)** (Includes food, paper, metal, and glass waste)	41.80	87.86
Total (A + B + C + D + E + F + G + H)	**44.11**	**96.23**
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations) (MT/INR Crore)	0.0025	0.002
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)^ (MT/million USD)	0.0051	0.005
Waste intensity in terms of physical output (MT/FullTime Equivalent)*	0.0054	0.008

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

Category	FY 2025-26	FY 2024-25
(i) Recycled	8.82	36.97
(ii) Re-used	0.0	0.0
(iii) Other recovery operations	0.0	42.73
Total	**8.82**	**79.71**

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

Category of waste	FY 2025-26	FY 2024-25
(i) Incineration	Nil	2.99
(ii) Landfilling	Nil	1.06
(iii) Other disposal operations	35.29	12.47
Total	**35.29**	**16.52**

*Full Time Equivalent considered for intensity calculations in terms of physical output is aligned with the boundary conditions stated in Section A of this report

^The PPP rate used for FY 2025-26 is 20.34 which draws reference from the International Monetary Fund (IMF) database.

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. DNV Business Assurance India Pvt. Ltd. (DNV) has carried out reasonable assurance of the core non-financial disclosures presented in the Business Responsibility & Sustainability Report (BRSR) for FY 2025-26.

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 financial services organization not engaged in the manufacture of physical products, ABCL's operations primarily generate non hazardous waste such as food waste, paper, metal, glass, plastic, and e waste. In line with its commitment to responsible waste management, the Company has implemented structured initiatives to ensure effective segregation, handling, and disposal of waste across its office locations.

ABCL has partnered with ViaGreen for systematic waste collection, wherein waste is collected on alternate days and Swachh Bharat Points earned are redeemed for recycled or upcycled products like stationery and cloth bags for office use.

To address sanitary hygiene waste, ABCL continues its collaboration with Padcare Labs, ensuring environmentally responsible recycling that prevents landfill disposal and mitigates environmental pollution.

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:

Not Applicable

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

Not Applicable

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

Serial Number	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 taken, if any action
Yes, the Company is compliant to all applicable environmental norms and regulations.				

LEADERSHIP INDICATORS

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

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

(i) Name of the area : Not Applicable

(ii) Nature of operations: Not Applicable

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

Parameter	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	0.00
(ii) Groundwater	-	0.00
(iii) Third party water	-	15,986
(iv) Seawater / desalinated water	-	0.00
(v) Others	-	0.00
Total volume of water withdrawal (in kilolitres)	-	15,986
Total volume of water consumption (in kilolitres)	-	15,986
Water intensity per rupee of turnover (Water consumed / turnover)	-	0.39
Water intensity (optional) – the relevant metric may be selected by the entity	-	-
Water discharge by destination and level of treatment (in kiloliters)		
i. To Surface water		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
ii. To Groundwater		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-

Parameter	FY 2025-26	FY 2024-25
iii. To Sea water		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
iv. Sent to third-parties		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
v. Others		
- No treatment	-	-
- With treatment	-	-
Total water discharged (in kiloliters)		

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

Not Applicable

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

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 3 emissions* (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tons of CO_2 equivalent	1,808.207	Not available
Total Scope 3 emissions per rupee of turnover	Metric tons of CO_2 equivalent	0.103	Not available
Total Scope 3 emission intensity – intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)^	tCO_2e / million USD	0.210	Not available

Note: * Scope 3 emissions have been estimated based on Category 3 (Fuel- and Energy-Related Activities not included in Scope 1 or 2) and Category 6 (Business Travel).

^The PPP rate used for FY 2025-26 is 20.34 which draws reference from the International Monetary Fund (IMF) database.

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

No

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

The Company does not have any operations in ecologically sensitive areas and therefore, this indicator is not applicable.

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

Sr. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	Recycling of dry and wet waste generated across ABCL office premises	To support responsible and sustainable waste management, ABCL has partnered with ViaGreen at select office locations to manage in-house waste, including paper, plastic, metal, glass, and e-waste, with collection conducted every alternate day. This initiative features a rewards-based system, where ABCL earns Swachh Bharat Points proportional to the volume of waste contributed. These points are redeemable for upcycled or recycled products used within ABCL offices, enhancing waste management practices and reducing the Company's environmental footprint.	In FY26, the Company recycled 8.8 MT of dry office waste, contributing to a potential carbon offset of 0.009 $MTCO_2$.

Sr. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
2	Recycling of sanitary napkins/pads	ABCL has partnered with Padcare Labs, a hygiene management company, to adopt sustainable sanitary waste disposal practices. Padcare Labs uses its patented 'PadCareX' technology to recycle used sanitary pads, preventing landfill disposal and incineration, which contribute to environmental pollution. The initiative was first implemented at ABCL's Mumbai offices and has since expanded to key locations including Noida and Chennai.	During FY26, ABCL enabled the recycling of over 923 kg of sanitary pads, representing a meaningful step towards reducing landfill waste and limiting air pollution associated with incineration. As part of this effort, the Company achieved an estimated saving of over 18464 litres of landfill space by redirecting the recycled material for use in paper manufacturing.
3	Integration of solar energy into operations	As part of its transition towards renewable energy, the Company has been steadily expanding the use of solar power across its office operations. As of the reporting period, solar panels with a cumulative capacity of 180kW have been installed across 6 branches, supporting the Company's efforts to reduce its environmental footprint and increase the use of clean energy.	Increased the share of renewable energy in operations, resulting in reduced grid electricity consumption and lower associated greenhouse gas emissions across offices.
4	Composting food waste	At the Company's Mumbai and Thane offices, wet waste, including food waste generated from the on site cafeteria, is composted using an Organic Waste Composting (OWC) machine.	The compost produced using the Organic Waste Composting (OWC) machine is utilized for plantation and horticulture activities across office premises, enabling effective recycling and reuse of wet waste and supporting environmentally sustainable office operations.
5	Installation of an Automatic Power Generation and Conservation (APGC) System	The Company has installed APGC in urinals to replace battery operated sensors. These systems generate the power required for automatic flushing through the flushing mechanism itself, thereby supporting energy efficient operations.	The system helps save water typically required for hygienic flushing in urinals, reducing overall water consumption. It also lowers heavy battery usage and decreases reliance on external electricity. By utilizing advanced microchip technology, APGC conserves power while ensuring continuous and steady operation 24x7.
6	Introduction of centralized bins across our branches	The Company has introduced centralized and clearly labelled waste bins across its branches to enable proper segregation of waste into dry and wet categories. This initiative supports improved waste handling practices across office locations.	This initiative has strengthened waste segregation at the source across branches, supporting more effective recycling, responsible disposal, and a reduction in waste sent to landfills.

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

The Company has established a Business Continuity Policy/Plan (BCP) to ensure continuity of critical operations during unforeseen events. The BCP encompasses measures relating to people, processes, and technology, and addresses potential disruptions arising from natural disasters, operational incidents, or damage to critical IT infrastructure. The BCP is aimed at minimizing operational disruption, managing associated risks, and maintaining the stability and integrity of business operations.

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

Not Applicable

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

The Company did not undertake any assessment of its value chain partners during the reporting period.

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

   a. By the listed entity: ABCL has not procured nor generated any green credit during the year.

   b. By the top ten (in terms of value of purchases and sales, respectively) value chain partners: Not ascertained.

PRINCIPLE 7 BUSINESSES, WHEN ENGAGING IN INFLUENCING PUBLIC AND REGULATORY POLICY, SHOULD DO SO IN A MANNER THAT IS RESPONSIBLE AND TRANSPARENT.

ESSENTIAL INDICATORS

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

   The Company holds active memberships in five (5) trade and industry associations.

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

Sr. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	The Associated Chambers of Commerce and Industry of India (ASSOCHAM)	National
2	The Confederation of Indian Industry (CII)	National
3	Federation of Indian Chambers of Commerce and Industry (FICCI)	National
4	Indian Banks Association (IBA)	National
5	Bombay Chamber of Commerce and Industry	National

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.**

Nil

LEADERSHIP INDICATORS

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

Sr. No.	Public Policy Advocated	Method resorted for such advocacy	Whether information available in public domain?	Frequency of review by the board	Web link, if available
	None	-	-	-	-

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

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

Not Applicable

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

The Company's CSR team follows a systematic approach to selecting projects and partnering with NGOs for social initiatives. Project selection is guided by stakeholder consultations, including inputs from local communities and subject matter experts, to ensure relevance and impact. Implementation is carried out through transparent partnerships with credible NGOs, in compliance with the requirements of the Ministry of Corporate Affairs (MCA).

Engagement with stakeholders is timely and strengthens grievance redressal mechanisms, ensuring that resolutions are prompt, fair, and community-focused to achieve equitable outcomes. Project progress and outcomes are monitored through periodic reviews and evaluations to assess economic, social, and environmental impact.

Community participation in project planning and execution promotes ownership, while stakeholder feedback is used to drive continuous improvement and support sustainable outcomes for community well being.

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

	FY 2025-26	FY 2024-25
Directly sourced from MSMEs/ small producers	33%	Data not available
Sourced directly within India	99.91%	Data not available

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 2025-26	FY 2024-25
Rural	0.27%	14.49%
Semi-urban	3.13%	0.05%
Urban	16.82%	29.83%
Metropolitan	79.77%	56%

LEADERSHIP INDICATORS

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

Not Applicable

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

Sr. No.	State	Aspirational District	Amount (In INR)	Details of Initiative
1.	Uttar Pradesh	Siddathnagar	1,350,388	Enhance the learning levels of children in schools by improved quality of education and by strengthening infrastructure to create a conducive learning environment.
		Balrampur	1,558,664	
		Bahraich	2,152,238	
		Shravasti	4,654,644	
2	Rajasthan	Karauli	3,000,000	Strengthening community collectives to address sustainable livelihood goal through Farmer Producer Organizations.
3	Bihar	Muzaffarpur	20,000,000	Development of Model Anganwadi centres and nutrition support.
4	Tamil Nadu	Ramnathpuram	2,98,83,893	Providing quality healthcare services in remote areas through Tele-medicine and Mobile Medical services focused on Maternal & Child Health, Improving quality education through infrastructure development in schools.
5	Maharashtra	Osmanabad	21,361,758	Access to healthcare services through Mobile Medical Units; Facilities for Maternal & Child Health care through labour room strenghtening and support to maternity ward.
		Nandurbar	8,000,000	Remedial classes for the aspiring underprivileged students.
6.	Orissa	Koraput	8,744,927	Providing quality healthcare services in remote areas through Tele-medicine focused on Maternal & Child Health. Providing support to orphanages towards better facility for education & health.
		Kandhamal	972,078	Providing support to orphanages towards better facility for education & health.
		Kalahandi	976,302	Providing support to orphanages towards better facility for education & health.

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

No

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

Not Applicable

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

Not Applicable

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

Not Applicable

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

Not Applicable

6. Details of beneficiaries of CSR Projects:

Sr. No.	CSR Project	No. of Beneficiaries of CSR Projects from Vulnerable and Marginalized groups	%age of Beneficiaries of CSR Projects from Vulnerable and Marginalized groups
1	**Health:** • Comprehensive maternal & child health care • Preventive health awareness program • Healthcare through teleconsultation • Cancer care: diagnostic, treatment, counselling, support, partnering Govt. institution for efficient access to care • Healthcare to underpriviledge through Mobile Medical Units • Need based health care initiatives like Cochlear implants, Congenital heart surgeries, surgeries to underpriveleged, etc. • Health infrastructure upgrade in government hospitals	302,699	68%
2	**Education:** • Strengthening of anganwadi's and school infrastructure for conducive learning environment • Digital education • Scholarship support for meritorious students from financially poor background • Student friendly supplementary education program in English, Math, science and Marathi for the underprivileged students. • Housing support to tribal families • Support to orphan children and specially challenged children.	54,995	59%
3	**Women Empowerment & Sustainable Livelihood:** • Improving incomes from agriculture and allied livelihood activities • Soil & Water conservation and Strengthening women institutions (Self Help Group) • Financial Literacy • Women micro-entrepreneurial activities • Strengthening community collectives to address sustainable livelihood goal. • Vocational skilling of youth • Holistic support to sport atheletes • Promoting performing arts, music, dance	21,111	76%

PRINCIPLE 9: BUSINESSES SHOULD ENGAGE WITH AND PROVIDE VALUE TO THEIR CONSUMERS IN A RESPONSIBLE MANNER.

ESSENTIAL INDICATORS

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

The Company has established a four tier grievance redressal mechanism to effectively address consumer complaints and feedback. The mechanism leverages a combination of digital and traditional communication channels, including AI enabled tools, supported by email and call based services, to ensure ease of access and timely resolution through a defined escalation framework.

Customers can register their grievances and seek redressal through the Customer Service Helpline (Toll Free: 1 800 270 7000) or by writing to grievance.finance@adityabirlacapital.com. These channels are designed to provide a structured, accessible, and transparent grievance resolution process across the organization.

All customer grievances and related interactions are systematically recorded, monitored, and tracked through the Company's Customer Relationship Management (CRM) system to ensure timely, effective, and well documented resolution. To further strengthen customer engagement and continuously enhance service quality, the Company also undertakes periodic customer satisfaction surveys at key stages of the customer journey. Insights from these mechanisms support the identification of service gaps and drive improvements in customer experience.

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

	As a percentage to total turnover
Environmental and social parameters relevant to the product	Given the nature of ABCL business operations, this question is not material to the Company.
Safe and responsible usage	
Recycling and/or Safe Disposal	

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

	FY 2025-26			FY 2024-25		
	Received during the year	Pending resolution at the end of year	Remarks	Received during the year	Pending resolution at the end of year	Remarks
Data privacy	0	0		0	0	
Advertising	-	-		-	-	
Cyber-security	0	0		0	0	
Delivery of essential services	-	-		-	-	
Restrictive Trade Practices	-	-		-	-	
Unfair Trade Practices	-	-		-	-	
Others	62,855	1,683		45,382	1,554	

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

Aspect	Number	Reason for Recall
Voluntary recall/Mock recall	Not Applicable	
Forced recall		

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.

The Company has adopted a Privacy Policy, which is publicly disclosed and accessible through its official website.

Privacy Policy | Aditya Birla Capital

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

Not Applicable

7. Provide the following information relating to data breaches:

a. Number of instances of data breaches

1

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

Nil

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

During FY2026, a cybersecurity incident was reported involving Qapita EquityTech Limited ("Qapita"), a third party service provider offering the ESOP Direct platform used for administering employee stock ownership plans for Aditya Birla Group companies, including the Company. As per information shared by Qapita, a data breach occurred within Qapita's environment, resulting in the exposure of certain ESOP related employee data on a dark web forum. The incident originated entirely from Qapita's systems and did not involve any compromise of the Company's internal IT infrastructure or systems critical to its core operations. Qapita has reported the matter to CERT In, and the Company continues to monitor the situation closely in coordination with them.

LEADERSHIP INDICATORS

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

Information on the Company's products and services is disseminated through various channels, including the Company's website, mobile application, fintech platforms, distributors, call center, and branch network.

Website link: https://www.adityabirlacapital.com/

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

The Company promotes safe and responsible use of its products through regular consumer awareness initiatives, including emails, SMS, social media engagement, and updates on its website. Loan applicants and co-applicants are informed about responsible borrowing via the Most Important Terms and Conditions (MITC) and the Fair Practice Code (FPC), which outline applicable charges, penalties, grievance redressal mechanisms, and escalation procedures. All communications are delivered in the customer's preferred language to ensure clarity, transparency, and informed decision-making.

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

The Company informs consumers of any potential disruption or discontinuation of services through established communication channels, including the call center, the Company's website, digital communications such as email, SMS and WhatsApp, and ABC branch offices.

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.

Yes. The Company ensures that information on its products and services is accessible to customers through multiple channels, including digital platforms, the corporate website, branch offices, advertisements, and in office displays.

Additionally, the launch of the ABCD Direct to Consumer (D2C) platform, accessible via a mobile application, has further strengthened the Company's digital presence by enabling digital customer onboarding and supporting cross selling and up selling of financial products, thereby enhancing customer experience and stakeholder value.

5. 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 regularly conducts customer satisfaction surveys across various stages of the customer journey.

Business Responsibility & Sustainability Report (Contd.)

Independent Assurance Statement

to the Management of Aditya Birla Capital Limited

Aditya Birla Capital Limited (Corporate Identity Number L64920GJ2007PLC058890, hereafter referred to as 'ABCL' or 'the Company') has commissioned DNV Business Assurance India Private Limited ('DNV', 'us' or 'we') to undertake an independent reasonable level of assurance of the Company's disclosures in its Business Responsibility and Sustainability Report (hereafter referred to as 'BRSR') for the Financial Year (FY) 2025-26. The disclosures include BRSR Core as per Annexure 17A of SEBI's Master Circular for BRSR (Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026, dated January 30, 2026).

Our Conclusion:

Based on our review and procedures followed for reasonable level of assurance, DNV is of the opinion that, in all material aspects, the BRSR Core Key Performance Indicators (KPIs) under 9 ESG attributes (as listed in Annexure I of this statement) for FY 2025-26 are reported in accordance with reporting requirements outlined in Industry Standard on Reporting of BRSR Core.

SCOPE OF WORK AND BOUNDARY

The scope of our engagement includes a reasonable level of assurance of the '9 BRSR Core Attributes' for the period FY 2025-26 (as listed in Annexure I of this statement).

The reporting and assurance boundary covers the performance of ABCL's standalone operations that fall under the direct operational control of the Company's Legal structure. Based on agreed scope with the Company, the boundary for reasonable assurance covers ABCL's standalone operations across all India locations (465 branches and corporate offices) unless otherwise specified in the BRSR disclosures by the Company.

REPORTING CRITERIA AND STANDARDS

The disclosures have been prepared by ABCL in reference to:

- Industry Standard on Reporting of BRSR Core, Circular No.: SEBI/HO/CFD/CFD-PoD-1/P/CIR/2024/177 dated Dec 20, 2024.
- BRSR Core (Annexure 17A) as per Master Circular No. HO/49/14/14(7)2025-CFD POD2/I/3762/2026, "Master circular for compliance with the provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 by listed entities", dated January 30, 2026.
- Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard.

ASSURANCE METHODOLOGY/STANDARD AND LEVEL OF ASSURANCE

The engagement for a reasonable level of assurance has been carried out in accordance with DNV's VeriSustainTM protocol, V6.0, which is based on our professional experience and international assurance practice, and the international standard in Assurance Engagements, ISAE 3000 (revised) - Assurance Engagements other than Audits or Reviews of

Our competence, and Independence

DNV applies its own management standards and compliance policies for quality control, which are based on the principles enclosed within ISO/IEC 17029:2019- Conformity Assessment – General principles and requirements for validation and verification bodies and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements. DNV has complied with the Code of Conduct during the assurance engagement. DNV's established policies and procedures are designed to ensure that DNV, its personnel and, where applicable, others are subject to independence requirements (including personnel of other entities of DNV) and maintain independence where required by relevant ethical requirements.

This engagement work was carried out by an independent team of sustainability assurance professionals. During the reporting period i.e FY 2025-26, DNV, to the best of its knowledge, was not involved in any non-audit/non-assurance work with the Company and its Group entities which could lead to any Conflict of Interest. DNV was not involved in the preparation of any statements or data included in the Report except for this Assurance Statement. DNV maintains complete impartiality toward stakeholders interviewed during the assurance process.

Historical Financial Information. DNV's VeriSustainTM Protocol, V6.0 has been developed in accordance with the most widely accepted reporting and assurance standards. Apart from DNV's VeriSustainTM protocol (V6.0), DNV team has also followed ISO 14064-3 - Specification with guidance for the verification and validation of greenhouse gas statements to evaluate disclosures with respect to Greenhouse gas emissions.

BASIS OF OUR CONCLUSION

As part of our independent assurance engagement, we have evaluated the reported environmental, social, and governance (ESG) information against the agreed criteria. Throughout the engagement, we exercised rigorous professional judgment and maintained a high level of professional skepticism to ensure the integrity and reliability of our conclusions.

As part of the assurance process, a multi-disciplinary team of assurance specialists performed assurance work for selected sites of ABCL. We carried out the following activities:

- Reviewed the disclosures under BRSR Core, encompassing the framework for assurance consisting of a set of Key Performance Indicators (KPIs) under 9 ESG attributes. The Industry Standard on Reporting of BRSR Core used 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.
- DNV audit team conducted audits for data testing and also, to assess the uniformity in reporting processes and quality checks at different locations of the Company. Sites for data testing and reporting system checks were selected based on the percentage contribution each site makes to the reported indicator, complexity of operations at each location (high/low/medium) and reporting system within the organization. Sites selected for audits are listed in Annexure II.
- Interviews with selected senior managers and concerned internal stakeholders 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.
- Verification of the consolidated reported performance disclosures in context to the Principle of Completeness as per VeriSustainTM Protocol, V6.0 for reasonable level of assurance for the disclosures.

INHERENT LIMITATIONS

DNV's assurance engagement assume that the data and information provided by the Company to us as part of our review have been provided in good faith, is true, complete, sufficient, and authentic, and is free from material misstatements. The assurance scope has the following limitations:

- The assurance engagement considers an uncertainty of ±5% based on materiality threshold for estimation/measurement errors and omissions.
- DNV has not been involved in evaluation or assessment of any financial data/performance of the Company. DNV opinion on specific BRSR Core indicators (for total revenue from operations; Principle 3, Question 1(c) of Essential Indicators for Spending on measures towards well-being of employees and workers – cost incurred as a % of total revenue of the Company; Principle 8, Question 4 of Essential Indicators, Principle 1, Question 8 of Essential Indicators and Principle 1, Question 9 of Essential Indicators) relies on the third party audited financial reports of the Company. DNV does not take any responsibility of the financial data reported in the audited financial reports of the Company.
- The assessment is limited to data and information within the defined Reporting Period. Any data outside this period is not considered within the scope of assurance.
- Data outside the operations specified in the assurance boundary is excluded from the assurance, unless explicitly mentioned otherwise in this statement.
- The assurance does not cover the Company's statements that express opinions, claims, beliefs, aspirations, expectations, aims, or future intentions. Additionally, assertions related to Intellectual Property Rights and other competitive issues are beyond the scope of this assurance.
- The assessment does not include a review of the Company's strategy or other related linkages expressed in the Report. These aspects are not within the scope of the assurance engagement.
- The assurance does not extend to mapping the Report with reporting frameworks other than those specifically mentioned. Any assessments or comparisons with frameworks beyond the specified ones are not considered in this engagement.

- Aspects of the Report that fall outside the mentioned scope and boundary are not subject to assurance. The assessment is limited to the defined parameters.
- The assurance engagement does not include a review of legal compliances. Compliance with legal requirements is not within the scope of this assurance, and the Company is responsible for ensuring adherence to relevant laws.

RESPONSIBILITY OF THE COMPANY

ABCL has the sole responsibility for the preparation of the BRSR and is responsible for all information disclosed in the BRSR Core and BRSR. The Company is responsible for maintaining processes and procedures for collecting, analyzing and reporting the information and also, ensuring the quality and consistency of the information presented in the Report. ABCL is also responsible for ensuring the maintenance and integrity of its website and any referenced BRSR disclosures on their website.

DNV'S RESPONSIBILITY

In performing this assurance work, DNV's responsibility is to the Management of the Company; however, this statement represents our independent opinion and is intended to inform the outcome of the assurance to the stakeholders of the Company. DNV disclaims any liability or co-responsibility for any decision a person or entity would make based on this assurance statement.

Use and distribution of Assurance statement

This assurance statement, including our conclusion has been prepared solely for the exclusive use and benefit of management of the company and solely for the purpose for which it is provided. To the fullest extent permitted by law, DNV does not assume responsibility to anyone other than company for DNV's work or this assurance statement. We have not performed any work, and do not express any conclusion, on any other information that may be published outside of the Report and/or on Company's website for the current reporting period.

The use of this assurance statement shall be governed by the terms and conditions of the contract between DNV and ABCL. DNV does not accept any liability if this assurance statement is used for any purpose other than its intended use, nor does it accept liability to any third party in respect of this assurance statement.

For **DNV Business Assurance India Private Limited**

Jas Sahib Singh Chadha
Lead Verifier

Anjana Sharma
Assurance Reviewer

Assurance Team: Thyagaraj Subbarayan

07/07/2026, Bengaluru, India.

Annexure I

BRSR Core Indicators - Verified data for reasonable level of assurance

Attribute	Parameter	Unit	Verified Data for FY 2025-26
Green-house gas (GHG) footprint Greenhouse gas emissions may be measured in accordance with the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard*	Total Scope 1 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	MT of CO_2e	27.61
	Total Scope 2 emissions (Break-up of the GHG (CO_2e) into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	MT of CO_2e (market-based)	6,464.17
	Total Scope 1 and Scope 2 emission intensity per rupee of turnover	MT of CO_2e / ₹ Crore	0.37
	Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)	MT of CO_2e / Million USD adjusted for PPP	0.76
	Total Scope 1 and Scope 2 emission intensity in terms of physical output	MT of CO_2e / Full time equivalent	0.79
Water footprint	Total water consumption	KL	18,517.50
	Water consumption intensity	KL / ₹ Crore	1.06
		KL / Million USD adjusted for PPP	2.16
		KL / Full time equivalent	2.25
	Water Discharge by destination and levels of Treatment	KL	74,070
Energy footprint	Total energy consumed	GJ	40,891.35
	% of energy consumed from renewable sources	%	18.82%
	Energy intensity	GJ / ₹ Crore	2.34
		GJ / Million USD adjusted for PPP	4.76
		GJ / Full time equivalent	4.97
Embracing circularity - details related to waste management by the entity	Plastic waste (A)	MT	0.90
	E-waste (B)	MT	0.49
	Bio-medical waste (C)	MT	0.92
	Construction and demolition waste (D)	MT	0
	Battery waste (E)	MT	0
	Radioactive waste (F)	MT	0
	Other Hazardous waste (G)	MT	0
	Other Non-hazardous waste (H)	MT	41.80
	Total (A+B + C + D + E + F + G+ H)	MT	44.11
	Waste intensity per rupee of turnover from operations	MT / ₹ Crore	0.0025
	Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)	MT / Million USD adjusted for PPP	0.0051
	Waste intensity in terms of physical output	MT / Full time equivalent	0.0054
	Total waste recovered through recycling, re-using or other recovery operations		
	(i) Recycled	MT	8.82
	(ii) Re-used	MT	0
	(iii) Other recovery operations	MT	0
	Total	MT	**8.82**

Attribute	Parameter	Unit	Verified Data for FY 2025-26
	Total waste disposed by nature of disposal method		
	(i) Incineration	MT	0
	(ii) Landfilling	MT	0
	(iii) Other disposal options	MT	35.29
	Total	MT	**35.29**
Enhancing Employee Wellbeing and Safety	Spending on measures towards well-being of employees and workers – cost incurred as a % of total revenue of the company (Excluding Workers)	%	0.24%
	Details of safety-related incidents for employees and workers (including contract-workforce e.g. workers in the company's construction sites)	LTIFR	Employees: Nil, Workers: NA
		Total recordable work-related injuries	Employees: Nil, Workers: NA
		No. of fatalities	Employees: Nil, Workers: NA
		High consequence work-related injury or ill-health (excluding fatalities)	Employees: Nil, Workers: NA
Enabling Gender Diversity in Business	Gross wages paid to females as % of wages paid	%	16.86%
	Complaints on POSH	Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	5
		Complaints on POSH as a % of female employees / workers	0.40%
		Complaints on POSH upheld	1
Enabling Inclusive Development	Input material sourced from following sources as % of total purchases –and from within India	Directly sourced from MSMEs/small producers	33%
		Directly from within India	99.91%
	Job creation in smaller towns – Wages paid to persons employed in smaller towns (permanent or non-permanent /on contract) as % of total wage cost	Location	
		Rural	0.27%
		Semi-urban	3.13%
		Urban	16.82%
		Metropolitan	79.77%
Fairness in Engaging with Customers and Suppliers	Instances involving loss / breach of data of customers as a percentage of total data breaches or cyber security events	In % terms	Nil
	Number of days of accounts payable		24.31
Open-ness of business	Concentration of purchases & sales done with trading houses, dealers, and related parties Loans and advances & investments with related parties		
	Concentration of Purchases	Purchases from trading houses as % of total purchases	NA
		Number of trading houses where purchases are made from	NA
		Purchases from top 10 trading houses as % of total purchases from trading houses	NA

Attribute	Parameter	Unit	Verified Data for FY 2025-26
	Concentration of Sales	Sales to dealers / distributors as % of total sales	NA
		Number of dealers / distributors to whom sales are made	NA
		Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	NA
	Shares of RPTs in	Purchases (Purchases with related parties / Total Purchases)	Nil
		Sales (Sales to related parties / Total Sales)	Nil
		Loans & advances (Loans & advances given to related parties / Total loans & advances)	0.30%
		Investments (Investments in related parties / Total Investments made)	53.48%

* Scope 1 GHG emissions for fuel consumption are calculated based on UK Department for Environment, Food and Rural Affairs (Defra) 2025 and publicly available district / city wise diesel prices. Scope 2 GHG emissions for India operations are calculated based on the Grid Electricity EF - Central Electricity Authority, Govt. of India, CO2 baseline database for Indian Power Sector, version 21, November 2025 and electricity tariffs notified by local utilities. Scope 1 and Scope 2 are calculated using spend-based approach. Scope 2 emission data h ave been calculated by a market-based approach.

Annexure II – Sites selected for audits

Sr. No.	Site	Location
1.	Head Office (remote audit)*	Mumbai, Maharashtra

* Note: The entire dataset of branches and corporate offices is centrally managed at the Head office.

Aditya Birla Capital Limited
CIN: L64920GJ2007PLC058890

Registered Office:
Indian Rayon Compound, Veraval, Gujarat - 362 266
Tel: +91 28762 43257

Corporate Office:
One World Center, Tower 1, 18th Floor,
Jupiter Mill Compound, 841,
Senapati Bapat Marg, Elphinstone Road, Mumbai,
Maharashtra - 400 013
Tel: +91 22 6723 9101
abc.secretarial@adityabirlacapital.com
www.adityabirlacapital.com
Toll free no.: 1800-270-7000

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