Date: August 21, 2026

To,

National Stock Exchange of India Limited Exchange Plaza, C-1, Block G Bandra Kurla Complex Bandra (E), Mumbai – 400 051	BSE Limited Phiroze Jeejeebhoy Towers Dalal Street, Mumbai – 400 001
Symbol: MOBIKWIK	Scrip Code: 544305

Sub: Business Responsibility and Sustainability Report for FY 2025-26

Dear Sir/ Madam,

In compliance with Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Business Responsibility and Sustainability Report forming part of the Annual Report of the Company for FY 2025-26.

The Annual Report for FY 2025-26 has been uploaded on the website of the Company & may be accessed by using the link: https://documents.mobikwik.com/files/investor-relations/meetings/agm-2026/Annual-Report-FY-25-26.pdf?v=01.0121082026.

We request you to take the above on record.

Thanking you,
For One MobiKwik Systems Limited

ANKITA SHARMA
Digitally signed by ANKITA SHARMA
Date: 2026.08.21 14:11:29 +05'30'

Ankita Sharma
Company Secretary and Compliance Officer
Membership No. ACS37518

BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT

Dear Stakeholders,

Our journey began with a simple vision to make digital financial services accessible, convenient, and secure for every Indian. Over the years, this vision has evolved into building a comprehensive digital financial ecosystem that empowers millions of customers through innovative technology solutions. As we continue this journey, our purpose remains unchanged, to create meaningful impact by enabling greater financial inclusion while operating responsibly and sustainably.

The year reaffirmed the resilience of India's digital economy and highlighted the increasing role of technology in transforming financial services. We continued to focus on strengthening our platform through innovation, customer-centric product development, enhanced security, and operational excellence. Every initiative undertaken during the year was guided by our commitment to delivering value while maintaining the highest standards of governance and ethics.

At MobiKwik, we believe that sustainable growth goes hand in hand with responsible business practices. Trust is the foundation of every financial relationship, and we continue to prioritize customer privacy, cybersecurity, responsible lending, regulatory compliance, and transparent governance across all aspects of our operations. These principles not only strengthen our business but also reinforce the confidence that our stakeholders place in us.

Our people continue to be the driving force behind our success. We are committed to creating an inclusive workplace where talent is nurtured, innovation is encouraged, and every individual has the opportunity to grow. We believe that a diverse workforce and a culture built on collaboration, learning, and mutual respect enable us to better serve our customers and build stronger communities.

As we embrace the future, we also recognize the broader responsibility of contributing to India's sustainable development. By leveraging technology responsibly, improving access to digital financial services, and strengthening our ESG practices, we aim to create lasting value for customers, employees, investors, partners, regulators, and society at large.

This Business Responsibility and Sustainability Report reflect our continued commitment to transparency, accountability, and responsible corporate citizenship. While the business landscape continues to evolve, our focus remains steadfast building a trusted digital financial platform that delivers innovation with integrity and growth with responsibility.

We sincerely thank our customers, employees, business partners, investors, regulators, and all stakeholders for their continued trust and support. Your confidence inspires us to continue innovating, improving, and creating sustainable value for the future.

Upasana Rupkrishan Taku
Co-founder, Executive Director & CFO

Bipin Preet Singh
Co-founder, Managing Director & CEO

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SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L64201HR2008PLC053766
2.	Name of the Listed Entity	One Mobikwik Systems Limited
3.	Year of Incorporation	2008
4.	Registered Office Address	Unit No. 102, 1st Floor, Block-B, Pegasus One, Golf Course Road, Sector-53, Gurugram, Haryana-122003, India.
5.	Corporate Address	Unit No. 102, 1st Floor, Block-B, Pegasus One, Golf Course Road, Sector-53, Gurugram, Haryana-122003, India.
6.	E-mail id	cs@mobikwik.com
7.	Telephone	0124-4903344
8.	Website	https://www.mobikwik.com
9.	Financial year for which reporting is being done	FY2026 (1st April 2025 to 31st March 2026)
10.	Name of the Stock Exchange(s) where shares are listed	BSE Ltd. (BSE) and National Stock Exchange of India Ltd. (NSE)
11.	Paid up Capital (₹)	15,74,60,524
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Ankita Sharma Company Secretary and Compliance Officer ankita.sharma@mobikwik.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)	Standalone
14.	Name of assessment or assurance provider	Not Applicable
15.	Type of assessment or assurance obtained	Not Applicable

II. Products / Services

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

S.No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Financial and Insurance related Information Services	Other Financial activities	100

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

S. No.	Product/Service	NIC Code	% of total contributed Turnover
1.	Payment Services	63999	73%
2.	Financial Services	63999	23%

III. Operations

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

Location	Number of plants	Number of offices	Total
National	-	2	2
International	-	-	-

19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	28
International (No. of Countries)	-

b. What is the contribution of exports as a percentage of the total turnover of the entity? 0.002%

c. A brief on types of customers

Mobikwik serves a broad and expanding customer base that mirrors the diversity of India's digital economy. Its users include digitally experienced urban consumers as well as first time users from rural communities. The platform also empowers millions of small businesses and merchants, including kirana stores, street vendors, and online sellers, by providing seamless and secure digital payment solutions through QR codes and other payment tools. With a strong focus on financial inclusion, Mobikwik actively reaches underserved communities, particularly in Tier 2 and Tier 3 cities, enabling greater access to formal financial services. Through its innovative digital ecosystem, the Company is committed to making financial services accessible, inclusive, and convenient for everyone.

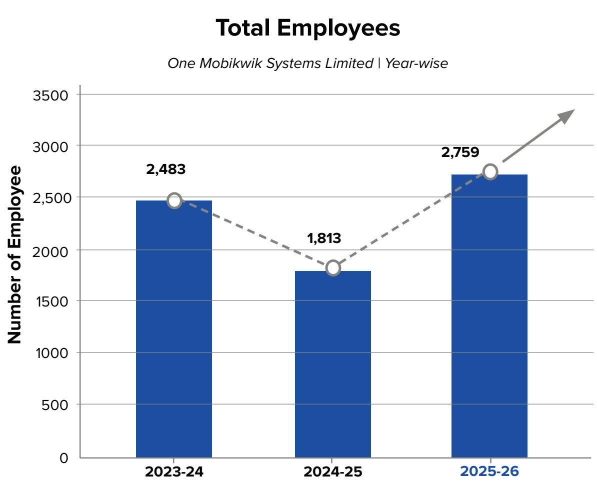
IV. Employees

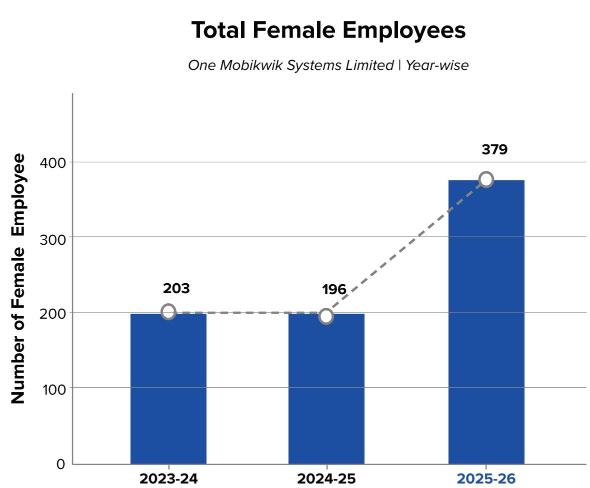
20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
			EMPLOYEES		EMPLOYEES	
1.	Permanent (D)	789	611	77%	178	23%
2.	Other than Permanent (E)	1970	1769	90%	201	10%
3.	**Total employees (D + E)**	**2759**	**2380**	**86%**	**379**	**14%**

*Note: The Company does not have any workers as defined in the guidance note on BRSR.





b. Differently abled Employees and Workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
			EMPLOYEES		EMPLOYEES	
1.	Permanent (D)	0	NA	NA	NA	NA
2.	Other than Permanent (E)	0	NA	NA	NA	NA
3.	**Total differently abled employees (D + E)**	**0**	**NA**	**NA**	**NA**	**NA**

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	8	3	37.5%
Key Management Personnel	3	2	67%

22 Turnover rate for permanent employees and workers

	FY 2025-26			FY 2024-25			FY 2023-24		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	38.5%	39.7%	38.6%	21.1%	17.3%	20.3%	22.2%	24.1%	22.7%

V. 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	Zaak ePayment Services Private Limited	Subsidiary	100.00%	No
2	MobiKwik Investment Adviser Private Limited	Subsidiary	100.00%	No
3	MobiKwik Distribution Services Private Limited (formerly known as Mobikwik Credit Private Limited)	Subsidiary	100.00%	No
4	MobiKwik Fintech Services Private Limited (formerly known as MobiKwik Finance Private Limited)	Subsidiary	100.00%	No
5	MobiKwik Securities Broking Private Limited	Subsidiary	100.00%	No
6	MobiKwik Financial Services Private Limited	Subsidiary	100.00%	No

VI. CSR Details

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

(ii) Turnover (in ₹) - ₹11,51,22,98,680 (FY 2025-26)

(iii) Net worth (in ₹) - ₹5,62,15,89,129 (As on 31st March'26)

*As the Company's average net profit of the last three consecutive years (i.e. 2022-23, 2023- 24 & 2024-25) is negative hence, it is not required to spend any amount on CSR activities during FY 2025-26.

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If yes, then provide web-link for grievance redress policy)	FY 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	Y*	Nil	NA	NA	Nil	NA	NA
Investors (Other than Shareholders)	Y**	Nil	NA	NA	Nil	NA	NA
Shareholders	Y**	Nil	NA	NA	Nil	NA	NA
Employees and workers	Y***	Nil	NA	NA	Nil	NA	NA
Customers (These complaints were in the ordinary course of Business)	Y****	85175	159	The pending complaints were resolved within the timeline as specified in the RBI Master Direction	128717	180	The pending complaints were resolved within the timeline as specified in the RBI Master Direction
Value Chain Partners	Y*****	Nil	NA	NA	Nil	NA	NA

*One Mobikwik Systems Limited has implemented a comprehensive, multi channel grievance redressal mechanism to address concerns raised by the broader community. Stakeholders can reach out through the Legal and Compliance Officer via the designated email address or the customer helpline, ensuring that grievances are acknowledged and addressed in a timely and transparent manner.

**Investors have access to multiple channels for grievance resolution. They may directly contact the Company Secretary & Compliance Officer or the Investor Relations Head using the contact details, including email addresses and phone numbers, available on the Company's website. Investor grievances may also be addressed through the Company's Registrar and Transfer Agent (RTA). Additionally, investors can lodge or escalate complaints through SEBI's SCORES Portal, providing an independent and structured mechanism for grievance redressal. These measures ensure transparent, efficient, and effective resolution of investor concerns.

***Details of the grievance redressal mechanism for employees and workers are provided under Principle 3, Point No. 6.

****The Company has established multiple channels to receive and address customer feedback and grievances, including a customer helpline, website, mobile application, and all customer touchpoints, as detailed under Principle 9, Point No. 1. In line with its commitment to fair and transparent grievance resolution, the Company has also instituted an Internal Ombudsman (IO) mechanism. Any complaint that is wholly or partially rejected by the Customer Service team is mandatorily reviewed by the Internal Ombudsman before final closure, ensuring an independent and impartial assessment. Customers who remain dissatisfied with the resolution, or whose complaints remain unresolved for more than 30 days, may further escalate the matter to the Reserve Bank of India (RBI), acting as the Appellate Authority, through the following channels:

- Complaint lodging portal of the Ombudsman: https://cms.rbi.org.in.
- Toll Free Helpline: 14448
- Postal Address: Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017

*****Grievances received from value chain partners are addressed by the respective functional departments on a case by case basis. No grievances were received from communities or value chain partners during FY 2025-26 and FY 2024-25

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 Issue Identified	Indicate whether Risk or Opportunity (R/O)	Rationale for Identifying the Risk / Opportunity	In Case of Risk, Approach to Adapt or Mitigate	Financial Implications (Positive/Negative)
1	Cybersecurity, Information Security & Data Privacy	R	One Mobikwik Systems Limited operates a digital financial services platform that processes significant volumes of customer, payment, and financial information. Protecting information assets and ensuring cybersecurity resilience are essential to maintaining customer trust, complying with regulatory requirements, and ensuring uninterrupted business operations.	The Company maintains a comprehensive information security framework comprising next generation firewalls, web application firewalls (WAF), endpoint detection and response (EDR), cloud security controls, security monitoring, vulnerability assessments, multi factor authentication, identity and access management, encryption, backup and disaster recovery mechanisms, cyber threat intelligence, periodic security audits, and employee awareness programmes to strengthen cyber resilience.	Negative – Cybersecurity incidents or data breaches may result in regulatory penalties, financial losses, operational disruption, reputational damage, litigation, and erosion of customer confidence.
2	Talent Management & Employee Development	O	As a technology driven fintech company, attracting, developing, and retaining skilled talent is critical to supporting innovation, digital transformation, customer experience, and sustainable business growth. Employees remain one of the Company's most valuable assets.	The Company focuses on structured onboarding, continuous learning and development, leadership capability building, performance management, employee engagement initiatives, diversity and inclusion, competitive compensation, and career development opportunities to build a high performing workforce.	Positive – A skilled and engaged workforce enhances productivity, innovation, service quality, operational efficiency, and long term business performance.
3	Financial Inclusion & Financial Literacy	O	A substantial section of India's population continues to have limited access to formal financial services and digital payment solutions. Expanding financial literacy and improving accessibility create opportunities to deepen financial inclusion while broadening the Company's customer base.	The Company promotes digital financial inclusion through simplified onboarding journeys, multilingual digital interfaces, customer awareness initiatives, educational content, and innovative financial products that improve access to secure and convenient digital financial services.	Positive – Greater financial inclusion supports customer acquisition, expands market reach, strengthens customer trust, and contributes to sustainable revenue growth.

S. No.	Material Issue Identified	Indicate whether Risk or Opportunity (R/O)	Rationale for Identifying the Risk / Opportunity	In Case of Risk, Approach to Adapt or Mitigate	Financial Implications (Positive/Negative)
4	Customer Trust, Responsible Practices & Consumer Protection	R	Customer trust forms the foundation of Mobikwik's business model. Fair business practices, transparent communication, secure transactions, effective grievance redressal, and high quality customer service are essential to maintaining customer confidence and regulatory compliance.	The Company strengthens customer protection through transparent disclosures, secure payment systems, quality assurance processes, dedicated customer support channels, grievance redressal mechanisms, compliance monitoring, employee training, and oversight by senior management and Board level governance structures.	Negative – Weak customer protection practices or service failures may adversely affect customer confidence, brand reputation, regulatory compliance, and future business growth.
5	Regulatory Compliance & Corporate Governance	R	Operating within the digital payments and financial services ecosystem requires continuous compliance with evolving regulations issued by the Reserve Bank of India (RBI), SEBI, NPCI, and other applicable authorities. Strong governance practices are essential for ethical business conduct and sustainable growth.	The Company has established a robust governance framework supported by Board Committees, enterprise risk management, internal controls, compliance monitoring, policy reviews, internal and external audits, whistle blower mechanisms, regulatory engagement, and periodic employee awareness programmes to ensure compliance with applicable laws and governance standards.	Negative – Regulatory non compliance may lead to penalties, legal proceedings, increased compliance costs, operational restrictions, and reputational damage.
6	Software Release Management & Internal Controls	R	As a technology platform providing real time digital payment and financial services, Mobikwik relies on robust software release processes and effective internal controls to ensure system reliability, service continuity, and regulatory compliance. Inadequate release management or weak internal controls may lead to system outages, security vulnerabilities, transaction failures, or operational disruptions.	The Company follows a structured Software Development Life Cycle (SDLC) supported by rigorous testing, change management procedures, automated deployment controls, code reviews, segregation of duties, continuous system monitoring, periodic internal audits, and business continuity and disaster recovery frameworks to minimise operational and technology related risks.	Negative – Failures in software deployment or internal control processes may result in service disruptions, financial losses, regulatory actions, remediation costs, and reputational harm.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

We have implemented Business Responsibility and Sustainability Policy, which is aligned with the 9 principles of National Guidelines on Responsible Business Conduct (NGRBC). We also have implemented following specific policies regarding each of the 9 principles of NGRBC.

PRINCIPLE P1:

Transparency & Accountability

- Code of Conduct
- Code of Conduct for Prevention of Insider Trading Policy
- Anti- Bribery Policy
- Vigil Mechanism Policy
- Code of conduct for board of directors and senior management personnel
- Code for fair disclosure of unpublished price sensitive information
- Policy on board diversity
- Policy of related party transactions

PRINCIPLE P2:

Product Responsibility

- Customer Grievance Policy
- KYC Guidelines and Anti Money Laundering Standards

PRINCIPLE P3:

Employee Development

- Code of Conduct
- Anti-Sexual Harassment Policy
- Equal Opportunity Policy
- Work From Home Policy
- Workplace Privacy for Employees
- Rewards & Recognition Policy
- MobiKwik Employee Stock Option Plan 2014

PRINCIPLE P4:

Stakeholder Engagement

- Corporate Social Responsibility Policy
- Charter of the Stakeholders' Relationship Committee

PRINCIPLE P5:

Human Rights

- Anti-Sexual Harassment Policy
- Equal Opportunity Policy

PRINCIPLE P6:

Environment Principle

- Code of Conduct Policy

PRINCIPLE P7:

Policy Advocacy

- Charter of the Stakeholders' Relationship Committee

PRINCIPLE P8:

Inclusive Growth

- Corporate Social Responsibility Policy

PRINCIPLE P9:

Customer Value

- Customer Protection and Limiting Liability in Unauthorized Transaction
- Customer Grievance Policy
- Information Security Policy

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core 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)	Yes								
c. Web Link* of the Policies, if available	https://www.mobikwik.com/ir/policies								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	N	N	N	N	N	N	N	N	N
4. Name of the national and international codes/ certifications/labels/ standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g., SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	The Company has adopted internationally recognized standards and national guidelines to strengthen its governance and responsible business practices. It is certified to ISO/IEC 27001:2022, which establishes a risk-based Information Security Management System (ISMS) to ensure the confidentiality, integrity, and availability of information assets, supporting the principles of data security and customer trust under NGRBC Principle 9. Additionally, the Company's policies and business practices are aligned with the National Guidelines on Responsible Business Conduct (NGRBC), 2019, issued by the Ministry of Corporate Affairs, integrating the principles of responsible business conduct across all NGRBC Principles								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	The Company's business strategy, operating model, and day to day operations are guided by a strong commitment to environmental protection and the health, safety, and well-being of its employees and customers.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Not Applicable								

Governance, leadership, and oversight

7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	The message from our Co-Founder, MD and CEO has been included at the beginning of this report.
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies)	The implementation and oversight of the Company's Business Responsibility Policies, along with decision making on sustainability related matters, are overseen by the Co-Founder, Managing Director and Chief Executive Officer.
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	The Co-Founder, Managing Director and Chief Executive Officer is the highest authority responsible for the implementation and oversight of the Company's Business Responsibility Policies.

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against above policies and follow up action	The review of the Business Responsibility Policies has been conducted by the Co-Founder, Managing Director and Chief Executive Officer.									The Business Responsibility Policies are reviewed annually by the Co-Founder, Managing Director and Chief Executive Officer.								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non- compliances	Compliance with applicable laws and regulations forms the foundation of the Company's responsible business practices. Compliance with all statutory requirements relevant to the principles of the National Guidelines on Responsible Business Conduct (NGRBC) is periodically reviewed by the respective Board Committees to ensure effective governance and regulatory adherence.																	

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 assessment / evaluation of the working of its policies is being done internally as part of the business operating policies and procedures.

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

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

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

PRINCIPLE 1

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

One Mobikwik Systems Limited is committed to conducting its business with the highest standards of ethics, integrity, transparency, and accountability. As a technology driven financial services company, the Company recognises that responsible corporate governance is fundamental to building stakeholder trust and ensuring sustainable long term value creation.

The Company’s governance framework is built upon a strong ethical foundation supported by its Code of Conduct, Anti Bribery and Anti Corruption Policy, Whistle Blower Policy, Insider Trading Code, Related Party Transactions Policy, Risk Management Framework, Information Security Policy, and other governance policies. These policies guide employees, directors, and business partners in maintaining ethical conduct, regulatory compliance, and responsible decision making across all business operations.

The Board of Directors, supported by its Committees, provides strategic oversight of governance, risk management, compliance, and sustainability matters. The Company has established robust internal controls and enterprise risk management processes to identify, assess, monitor, and mitigate strategic, operational, financial, technological, and regulatory risks. Compliance with applicable laws, regulations, and regulatory guidelines issued by the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), National Payments Corporation of India (NPCI), and other statutory authorities remains integral to the Company's governance framework.

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	2	All Principles	100%
Key Managerial Personnel	2	All Principles	100%
Employees other than BoD and KMPs	9	Principles relevant to their respective functional area	100%

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

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

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

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

Case Details	**Name of the regulatory/enforcement agencies/ judicial institutions**
Not applicable, as no fines, penalties, or other monetary sanctions were imposed on or paid by the Company during the reporting period.	

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.**

   The Company's Anti Bribery and Anti-Corruption Policy establishes the framework for preventing bribery, corruption, and unethical business practices across the organization. The policy is available to all employees through the Company's internal portal, ensuring easy access and awareness.

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

   No disciplinary action or legal proceedings relating to bribery or corruption were initiated against any Director, Key Managerial Personnel (KMP), or employee during FY 2025-26 and FY 2024-25.

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

No complaints relating to conflicts of interest involving any Director, Key Managerial Personnel (KMP), or employee were received during the reporting period.

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

Not applicable, as no fines, penalties, or enforcement actions relating to corruption or conflicts of interest were imposed on the Company by any regulator, law enforcement agency, or judicial authority during the reporting period.

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	**38.59**	**34.66**

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	-	-
	b. Number of trading houses where purchases are made from	-	-
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	-	-
Concentrations of Sales*	a. Sales to dealers / distributors as % of total sales	-	-
	b. Number of dealers/distributors to whom sales are made	-	-
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	-	-
Share of RPTs	a. Purchases (Purchases with related parties / Total Purchases)	20.3%	27.4%
	b. Sales (Sales to related parties / Total Sales)	1.0%	0.7%
	c. Loans & advances (Loans & advances given to related parties/ Total loans & advances)	0.0%	0.0%
	d. Investments (Investments in related parties / Total Investments made)	14.8%	3.0%

*Not applicable as the nature of the business doesn't entail any purchase of raw-material or input material.

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

At One Mobikwik Systems Limited, sustainability is embedded into the design, development, and delivery of its digital financial products and services. The Company is committed to providing secure, reliable, accessible, and responsible digital payment, lending, and wealth management solutions that create long-term value for customers while minimising environmental impact.

As a technology-driven organisation, the Company promotes resource efficiency by delivering paperless, digital-first services that reduce the need for physical documentation and enable environmentally responsible financial transactions. Continuous investments in technology, cybersecurity, and product innovation help enhance customer experience while ensuring the safety, reliability, and integrity of digital platforms.

The Company follows robust product governance processes throughout the product lifecycle, incorporating customer feedback, risk assessments, regulatory requirements, and quality assurance before launching new products or introducing significant enhancements. This approach enables the Company to identify and mitigate operational, cybersecurity, and consumer protection risks at an early stage.

8 DECENT WORK AND ECONOMIC GROWTH
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
10 REDUCED INEQUALITIES
12 RESPONSIBLE CONSUMPTION AND PRODUCTION

Essential Indicators

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

	Current Financial Year 2025-26	Previous Financial Year 2024-25	Details of improvements in environmental and social impacts
R & D	Not applicable, considering the nature of the Company's operations		
Capex			

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

Considering the nature of the Company's digital business operations, sustainable procurement of physical raw materials is not directly applicable. However, the Company recognises the importance of incorporating sustainability considerations into its procurement and vendor management practices. The Company is committed to progressively strengthening its responsible sourcing framework by integrating environmental, social, and governance (ESG) considerations into the procurement of goods and services, wherever applicable. This approach aims to promote ethical business practices, responsible supplier engagement, and alignment with evolving sustainability standards, while supporting the Company's long-term sustainability objectives.

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

Not Applicable

3. Describe the proesses 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.

Not applicable, as the Company does not manufacture or produce any physical products.

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, as the Company does not manufacture, import, or sell any physical products for which Extended Producer Responsibility (EPR) obligations are applicable.

PRINCIPLE 3

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

One Mobikwik Systems Limited believes that its employees are the foundation of its continued growth, innovation, and long-term success. The Company is committed to fostering an inclusive, equitable, and respectful workplace that promotes employee well-being, professional development, and equal opportunities for all.

The Company maintains policies and practices that support a safe, healthy, and discrimination-free work environment while ensuring compliance with applicable labour laws and employment regulations. Equal opportunity, diversity and inclusion, prevention of sexual harassment, non-discrimination, and employee welfare remain integral to the Company's people strategy.

As a technology-driven organisation, the Company invests in continuous learning and capability building through structured training programmes, leadership development initiatives, technical upskilling, and compliance awareness sessions. Employees are encouraged to enhance their skills and contribute to innovation while advancing their professional growth.

The Company prioritises the physical, mental, and emotional well-being of its workforce by promoting a healthy work environment, employee engagement initiatives, wellness programmes, and access to appropriate support mechanisms. Regular employee interactions, performance feedback, recognition programmes, and open communication channels foster a culture of trust, collaboration, and continuous improvement.

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	611	611	100%	611	100%	NA	NA	611	100%	611	100%
Female	178	178	100%	178	100%	178	100%	NA	NA	178	100%
Total	**789**	**789**	**100%**	**789**	**100%**	**178**	**100%**	**611**	**100%**	**789**	**100%**
Other than Permanent employees											
Male	1,769	1,769	100%	1,769	100%	NA	NA	1,769	100%	1,769	100%
Female	201	201	100%	201	100%	201	100%	NA	NA	201	100%
Total	**1,970**	**1,970**	**100%**	**1,970**	**100%**	**201**	**100%**	**1769**	**100%**	**1,970**	**100%**

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

Not Applicable

c. Spending on measured 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	0.15 %	0.10%

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

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%	NA	Y	100%	NA	Y
Gratuity	100%	NA	NA	100%	NA	NA
ESI	NA	NA	NA	NA	NA	NA
Other - Pls. specify	-	-	-	-	-	-

3. Accessibility of workplaces

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

Yes, the Company has equipped its office premises with fixed and/or movable ramps to enhance accessibility and ensure ease of access for persons with disabilities.

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

Yes, the Company has adopted an Equal Opportunity Policy in accordance with the provisions of the Rights of Persons with Disabilities Act, 2016. The policy is communicated to all employees and is accessible through the Company's internal employee portal.

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

	Permanent Employees	
Gender	**Return to work rate**	**Retention rate**
Male	100%	100%
Female	100%	80%
Total	100%	96%

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.

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers **Other than Permanent Workers** **Permanent Employees** **Other than Permanent Employees**	**THE INTERNAL COMMITTEE** **Composition** The Company is committed to providing a safe, respectful, and inclusive workplace that is free from sexual harassment and discrimination. In accordance with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, the Company has constituted an Internal Committee (IC) to receive, investigate, and redress complaints of sexual harassment in a fair, impartial, confidential, and time-bound manner. The Internal Committee comprises members in accordance with the requirements of the Act and conducts its proceedings based on the principles of natural justice, ensuring that both the complainant and the respondent are provided with a fair opportunity to present their case. All proceedings are treated with strict confidentiality, and any breach of confidentiality is subject to disciplinary action in accordance with the Company's policies. Employees and eligible third parties, including customers and employees of service providers, may report complaints of sexual harassment through designated Internal Committee members or via the dedicated POSH email channel. Complaints are addressed in accordance with the timelines and procedures prescribed under the Act, with appropriate provisions for conciliation, where requested by the complainant and permissible under law.

During the course of an inquiry, the Internal Committee may recommend appropriate interim relief measures, such as workplace transfers, additional leave, or other protective measures, to safeguard the interests of the complainant. Upon completion of the inquiry, the Committee submits its findings and recommendations to the management for appropriate action in accordance with applicable laws and the Company's POSH Policy.

Through its robust Prevention of Sexual Harassment (POSH) framework, the Company reinforces its commitment to maintaining a workplace founded on dignity, respect, equality, and zero tolerance towards any form of sexual harassment.

Any investigation into a complaint of sexual harassment at the workplace, shall be conducted by at least three (03) members of the IC including the Presiding Officer.

Proceedings of the Internal Committee

The IC shall broadly be governed by the following principles in conducting its proceedings:

i) The IC shall give reasonable opportunity to the Complainant and the Respondent, for putting forward and defending their respective cases and ensure that the Complainant and the Respondent have full opportunity to present their claims, witnesses and evidence, if any, which may establish or substantiate their claims.

ii) The Complainant, the Respondent, their witnesses and/ or any other persons that the IC meets or interacts with, for the purpose of an inquiry into any complaint of sexual harassment at the workplace, shall be bound by strict confidentiality obligations; such parties shall not be permitted to discuss the proceedings of the IC with any other person. Any failure to comply with this obligation shall attract strict disciplinary action against such a person, where the wrongdoer is an Employee.

iii) The IC shall complete the conciliation process/ enquiry (as applicable) in a time-bound manner, prepare a report on the complaint and share its recommendations to the Employer.

COMPLAINTS OF SEXUAL HARASSMENT

Raising of complaint:

i) This is a gender-neutral Policy and any Employee or a Third Party can initiate a complaint of sexual harassment at workplace against an Employee e.g. MobiKwik's customers, employees of MobiKwik's service partners can also initiate a complaint of sexual harassment at workplace, against an Employee, if such an Employee has indulged in a misconduct amounting to sexual harassment at workplace with respect to such Third Party.

ii) To raise a complainant of sexual harassment at workplace, the Complainant shall make a written complaint against the alleged offender i.e. the Respondent (Employee) either to any of the IC members in terms of this Policy or through an email at the IC email address i.e. posh@ mobikwik.com within the timelines set forth below.

iii)The Complainant shall make in writing, a complaint of sexual harassment within a period of three (03) months from the date of incident and in case of series of incidents, within a period of Document ID: OMK_POSH_Policy_Version:4.1

iv) three (03) months from the date of last incident. Complaints arising out of incidents which are more than three (03) months old shall not be accepted.

However, the IC may, for reasons to be recorded in writing, extend such time limit of filing complaint up to further three (03) months, if it is satisfied that bonafide circumstances prevented the Aggrieved Individual from filing complaint within the time limit mentioned in point (iii) above. The complaint should clearly mention the name and other available details (such as date, time, place of the alleged incident or incidents, any witnesses present at the time of incident etc.) of both the Aggrieved Individual and the Respondent. Anonymous complaints will not be investigated.

v) Where the Aggrieved Individual is unable to make the complaint on account of their physical or mental incapacity or death or otherwise, their representative, as more fully described under Rule 6 of the said Rules, may make a complaint.

REDRESSAL PROCESS

Impartiality

i) Complaints relating to sexual harassment shall be handled impartially and all investigations will be conducted under the principles of natural justice, basis of fundamental fairness, in an impartial

and confidential manner to protect the identity of all viz., the Aggrieved Individual, potential witnesses, and the Respondent.

ii) All efforts shall be taken to ensure objectivity and meticulousness throughout the process of investigation.

Interim Relief:

During pendency of an investigation, on a written request made by the Complainant, the IC may recommend to the Employer to grant interim relief to the Complainant as provided below:

i) Transfer the Aggrieved Individual or the Respondent to any other workplace;

ii) Grant leave to the Aggrieved Individual of maximum of three (03) months, in addition to the leave otherwise entitled; or

iii) Restraint the Respondent from reporting on the work performance of the aggrieved Individual.

Conciliation:

i) Before the IC initiates an inquiry, the Complainant may request the IC in writing to take steps to resolve the matter through conciliation, provided no monetary settlement shall be made as a basis of conciliation.

ii) Where settlement has been arrived at between the Complainant and the Respondent, the IC will record the settlement so arrived and forward the same to the complainant, the respondent and the employer.

iii) Where a settlement is arrived in accordance with this provision of the Policy, no further inquiry shall be conducted by the IC.

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

The company does not recognize nor have any employee associations or trade unions in place. There is no formal collective body representing employees within the organization.

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)
Employees										
Male	2,380	1,904	80%	611	100%	1617	1294	80%	1617	100%
Female	379	303	80%	178	100%	196	156	80%	196	100%
Total	**2,759**	**2,207**	**80%**	**789**	**100%**	**1813**	**1450**	**80%**	**1813**	**100%**

*Skill upgradation initiatives include structured induction programmes, regular product and process refresher training conducted through online and offline modes, as well as external learning opportunities, certification programmes, and professional development courses. These initiatives are designed to strengthen employee capabilities and foster continuous learning and career development.

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

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	611	506	83%	522	522	100%
Female	178	150	84%	141	141	100%
Total	**789**	**656**	**83%**	**663**	**663**	**100%**

10. Health and safety management system:

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

Yes, the Company's health and safety management system is applicable to all employees across its office locations and is designed to promote a safe, healthy, and secure working environment.

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

Not directly applicable, considering the nature of the Company's digital business operations.

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

Not directly applicable, considering the nature of the Company's digital business operations.

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

Yes, the Company provides comprehensive health and accident insurance coverage to all employees as part of its employee benefits programme, supporting their health, well-being, and financial security.

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

*Including in the contract workforce

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

The Company is committed to fostering an inclusive, diverse, and equitable workplace through the implementation of its Equal Employment Opportunity (EEO) Policy and Prevention of Sexual Harassment (POSH) Policy. These policies promote a culture of fairness, merit-based opportunities, and non-discrimination, ensuring that all employees are treated with dignity, respect, and equal opportunities for professional growth and development.

In accordance with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, the Company has established a robust POSH framework to prevent, prohibit, and address incidents of sexual harassment. The policy provides a structured, confidential, and time-bound grievance redressal mechanism through the Internal Committee, ensuring that complaints are handled fairly and in compliance with applicable legal requirements. Through these measures, the Company is committed to maintaining a safe, respectful, and inclusive workplace for all employees.

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

	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	NA	Nil	Nil	NA
Health & Safety	Nil	Nil	NA	Nil	Nil	NA

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)*
Health and safety practices	100%
Working Conditions	100%

*The assessments are conducted internally by the Company as part of its regular business operations and management processes.

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.

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

The Company believes that long-term value creation is built on strong, transparent, and responsible engagement with its stakeholders. As a leading digital financial services platform, the Company regularly engages with customers, employees, merchant partners, investors, regulators, technology partners, service providers, and communities to understand their expectations, address concerns, and strengthen mutual trust.

Stakeholder engagement is integrated into the Company's governance framework and business strategy, enabling it to identify emerging risks and opportunities while delivering innovative, secure, and inclusive financial solutions. Feedback received through various engagement channels is incorporated into decision-making, product development, customer service enhancements, and operational improvements.

Essential Indicators

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

Stakeholders are individuals or groups who are affected by, or have the potential to influence, the Company's business activities, decisions, and performance. The Company has identified its key internal and external stakeholders based on the significance of their relationship with the business, their influence on the Company's operations, and the extent to which its activities may impact them. This stakeholder identification process enables the Company to engage effectively, understand evolving expectations, and incorporate stakeholder perspectives into its business strategy, decision-making, and sustainability initiatives.

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
Customers	N	Customer Feedback/ Customer Satisfaction Index (CSAT) Website, Social Media Platforms	Ongoing	Customer Satisfaction
Employees	N	Notice Boards, Website, Employee Survey feedback, Annual Performance Review, Meetings, Trainings	Ongoing	Working condition, Employee performance and Career Progression, Employee Satisfaction
Shareholders	N	AGM, Investor meets, Filing to Stock Exchanges, Investor Grievance redressal mechanism, Newspaper publications, website of the company	Ongoing	Business Strategies and Performance
Regulatory Authorities	N	Regulatory Filings	Ongoing	Legal Compliance
Media	N	Press Releases, Social Media Platforms, Media interactions	Ongoing	Information dissemination, communicating company's perspective
Community	N	Corporate Social responsibility initiatives	Ongoing	Social welfare

PRINCIPLE 5 Businesses should respect and promote human rights

The Company is committed to respecting and promoting internationally recognized human rights across its operations and business relationships. It believes that protecting the rights, dignity, privacy, and well-being of employees, customers, business partners, and other stakeholders is fundamental to responsible business conduct and sustainable growth.

As a digital financial services company, the Company recognizes that human rights extend beyond the workplace and encompass responsible treatment of customers, protection of personal data, equal access to financial services, non-discrimination, fair employment practices, and ethical engagement across the value chain. These principles are integrated into the Company's governance framework, policies, and day-to-day business operations.

5 GENDER EQUALITY | 8 DECENT WORK AND ECONOMIC GROWTH | 10 REDUCED INEQUALITIES | 16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Essential Indicators

1. Employees 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)
Permanent	789	789	100%	663	84	13%
Other than Permanent	1970	1970	100%	1150	146	13%
Total Employees	2759	2759	100%	1813	230	13%

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

Category	FY 2025-26					FY 2024-25				
	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. (D)	No. (E)	% (E /D)	No. (F)	% (F /D)
Permanent										
Male	611	0	0%	611	100%	520	0	0%	520	100%
Female	178	0	0%	178	100%	148	0	0%	148	100%
Other than Permanent										
Male	1,769	0	0%	1,769	100%	1,760	0	0%	1,760	100%
Female	201	0	0%	201	100%	55	0	0%	55	100%

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

a. Median remuneration / wages

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective Category (₹ Mn.)	Number	Median remuneration/ salary/ wages of respective Category (₹ Mn.)
Board of Directors (BoD)	1	4.26 Cr.	1	4.26 Cr.
Key Managerial Personnel	1	4.26 Cr.	2	2.22 Cr.
Employees other than BoD and KMP	610	14.57 Lakhs	176	15.50 Lakhs

*Median Remuneration of directors does not include value of ESOPs.

**KMPs other than board of directors

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 female as %age of total wages	15.76%	14.20%

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, the Head-Human Resources serves as the designated focal point for addressing human rights-related concerns or issues arising from, or contributed to by, the Company's business operations.

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

The details of the grievance redressal mechanism for human rights-related concerns are provided under Principle 3, Question 6 of this Report.

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

	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	Nil	Nil	NA	Nil	Nil	NA
Discrimination at Workplace	Nil	Nil	NA	Nil	Nil	NA
Child Labour	Nil	Nil	NA	Nil	Nil	NA
Forced Labour/ InvoluntaryLabour	Nil	Nil	NA	Nil	Nil	NA
Wages	Nil	Nil	NA	Nil	Nil	NA
Other human rights related issues	Nil	Nil	NA	Nil	Nil	NA

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

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

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

The Company is committed to fostering a safe, respectful, and inclusive workplace where employees can raise concerns without fear of retaliation. Multiple grievance and communication channels are available to employees to report workplace concerns or seek appropriate resolution.

The Company's Whistle Blower Policy provides a secure and confidential mechanism for reporting unethical conduct, policy violations, or other concerns in good faith. The policy ensures protection against retaliation, victimisation, discrimination, intimidation, or any adverse employment action, including termination, suspension, demotion, transfer, denial of promotion, or misuse of authority. Employees are encouraged to report concerns without fear, and all complaints are addressed in a fair, impartial, and confidential manner in accordance with the Company's established procedures.

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

No. However, the Company is evaluating the integration of human rights-related provisions into its business agreements and contracts, and the Legal function is actively working towards incorporating such requirements where appropriate.

10. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	100%
Forced / Involuntary labour	100%
Sexual harassment	100%
Discrimination at workplace	100%
Wages	100%
Others – please specify	

All assessments are conducted internally by the Company as part of its regular business operations and in accordance with applicable laws, regulations, and the Company's internal policies and procedures.

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

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

The Company is committed to conducting its business in an environmentally responsible manner by integrating sustainability considerations into its operations and decision-making processes. As a digital financial services company, the Company's direct environmental footprint primarily arises from office operations, information technology infrastructure, business travel, and energy consumption. Accordingly, the Company focuses on improving resource efficiency, reducing environmental impacts, and promoting sustainable business practices across its operations.

The Company continuously strives to optimise energy consumption, minimise paper usage through digital processes, encourage responsible waste management, and increase awareness among employees regarding environmental stewardship. Environmental considerations are incorporated into operational practices while ensuring compliance with applicable environmental laws and regulations.

Essential Indicators

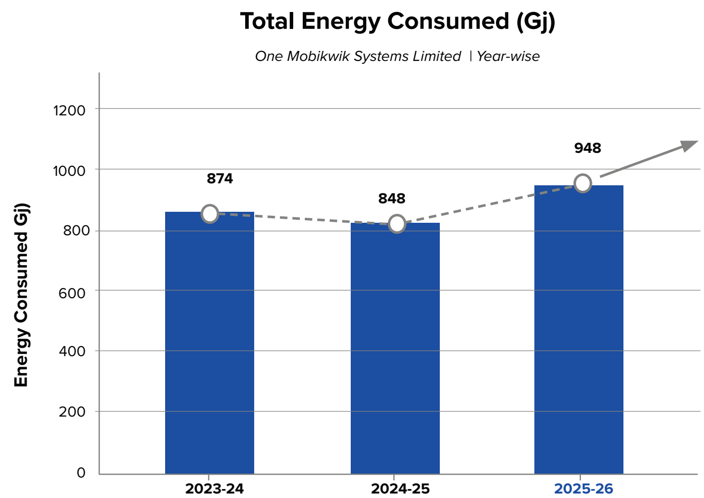
1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

Parameter	FY 2025-26	FY 2024-25
From renewable resources		
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable resources (A+B+C)	**-**	**-**
From non - renewable resources		
Total electricity consumption (D)	948 GJ	848 GJ
Total fuel consumption (E)	-	-
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D+E+F)	948 GJ	848 GJ
Total energy consumed (A+B+C+D+E+F)	**948 GJ**	**848 GJ**
Energy intensity per Crore of turnover (Total energy consumed/ Revenue from operation)	0.86 GJ/Crores of Turnover	0.73 GJ/Crores of Turnover
Energy intensity per million USD of turnover adjusted for Purchasing Power Parity (PPP)* (Total energy consumed / Revenue from operations adjusted for PPP)	1.74 GJ/MUSD of PPP adjusted Turnover	1.50 GJ/MUSD of PPP adjusted Turnover
Energy intensity in terms of physical Output.	-	-
Energy intensity (*optional*) – the relevant metric may be selected by the entity	-	-

*As per the SEBI/HO/CFD/PoD-1/P/CIR/2024/177 dated December 20, 2024 – Industry Standards Note on Reporting of BRSR Core, we have given the PPP intensity ratio in terms of Million USD. Accordingly, PPP intensity figures for FY24-25 have also been revised.

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.

N. No independent assessment/ evaluation/assurance has been carried out by an external agency.



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

No. The Company's operations are not covered under the Perform, Achieve and Trade (PAT) Scheme of the Government of India.

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

	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres)		
(i)Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water*	31038.75	20396.25
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	**31038.75**	**20396.25**
Total volume of water consumption (in kiloliters)	**31038.75**	**20396.25**
Water intensity per Crore of turnover (Total Water consumption /Revenue from operations)	27.73 KL/Crores of Turnover	17.52 KL/Crores of Turnover
Water intensity per million USD of turnover adjusted for Purchasing Power Parity (PPP)** (Total water consumption/ Revenue from operations adjusted for PPP)	57.06 KL/million USD of Turnover	36.20 KL/million USD of Turnover
Water intensity in terms of physical output	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

*Municipal Water

** As per the SEBI/HO/CFD/PoD-1/P/CIR/2024/177 dated December 20, 2024 – Industry Standards Note on Reporting of BRSR Core, we have given the PPP intensity ratio in terms of Million USD. Accordingly, PPP intensity figures for FY24-25 have also been revised.

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.

N. No independent assessment/ evaluation/assurance has been carried out by an external agency.

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

   Wastewater generated from the Company's office operations is discharged into the municipal drainage system. Considering the nature of the Company's operations, the quantity of wastewater discharged is not separately monitored or tracked.

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

   Not Applicable

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

Parameter	Please specify unit	FY 2025-26	FY 2024-25
NOx	KG	0.69	0.69
Sox	mg/NM3	7.85	7.85
Particulate matter (PM)	KG	0.47	0.47
Persistent organic pollutants (POP)	-	-	-
Volatile organic compound (VOC)	-	-	-
Hazardous air pollutants (HAP)	-	-	-
Others- CO	-	-	-

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 independent assessment/ evaluation/assurance has been carried out by any external agency

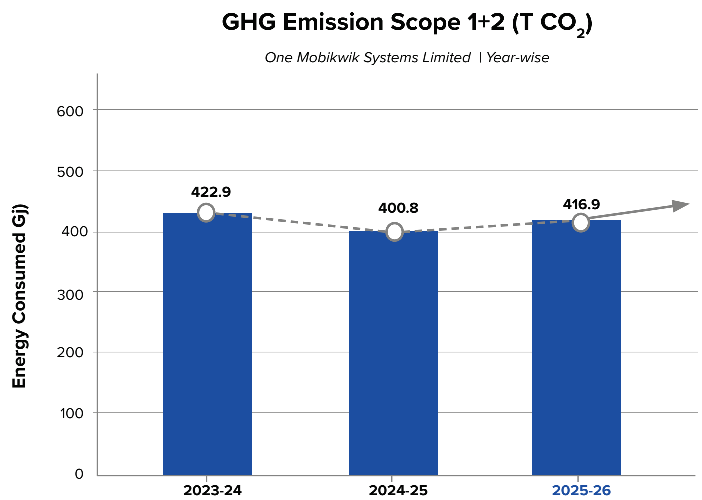
7. **Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:**

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 Equivalent*	228.8	228.8
Total Scope 2 emissions (Break-up of the GHG int CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	188.1	172.0
Total Scope 1 and Scope 2 emissions intensity per Crore of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO2 Equivalent / Crores of Turnover	0.38 TCO_2e / Crores of Turnover	0.34 TCO_2e / Crores of Turnover
Total Scope 1 and Scope 2 emission intensity per million USD of turnover adjusted for Purchasing Power Parity (PPP)* (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Metric tonnes of CO2 Equivalent / Crores of Turnover	0.77 TCO_2e / million USD of Turnover	0.71 TCO_2e / Million USD of Turnover
Total Scope 1 and Scope 2 emission intensity in terms of physical output	-	-	-
Total Scope 1 and Scope 2 emission intensity *(optional)* – the relevant metric may be selected by the entity	-	-	-

*As per the SEBI/HO/CFD/PoD-1/P/CIR/2024/177 dated December 20, 2024 – Industry Standards Note on Reporting of BRSR Core, we have given the PPP intensity ratio in terms of Million USD. Accordingly, PPP intensity figures for FY24-25 have also been revised.

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.

Y, Sustainability Actions Private Limited has done the GHG assessment.



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

The Company is committed to improving energy efficiency and reducing its environmental footprint through the adoption of responsible energy management practices across its office operations. As part of its ongoing sustainability efforts, the Company has implemented several initiatives to optimise energy consumption, including:

a. Optimising electricity consumption through efficient operation and maintenance of electrical equipment.

b. Installing energy-efficient LED lighting across office premises to reduce electricity consumption.

c. Monitoring indoor temperature and optimising the operation of air-conditioning systems to improve energy efficiency while maintaining employee comfort.

These initiatives support the Company's commitment to resource efficiency, operational sustainability, and responsible environmental stewardship

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 tonnes)		
Plastic waste (A)	-	-
E-waste (B)	-	-
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	-	-
Radioactive waste (F)	-	-
Other Hazardous waste. Please specify, if any. (G)- Used Oil	-	-
Other Non-hazardous waste generated (H). Please specify, if any. - Paper	3.26	2.38
Total (A+B + C + D + E + F + G + H)	**3.26**	**2.38**

Parameter	FY 2025-26	FY 2024-25
Waste intensity per Crore of turnover (Total waste generated / Revenue from operations)	0.0029	0.0020
Waste intensity per rupee million USDof turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)*	0.0060	0.0042
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be elected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	2.38	2.38
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	2.38	2.38
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-

*As per the SEBI/HO/CFD/PoD-1/P/CIR/2024/177 dated December 20, 2024 – Industry Standards Note on Reporting of BRSR Core, we have given the PPP intensity ratio in terms of Million USD. Accordingly, PPP intensity figures for FY24-25 have also been revised.

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.

N. No independent assessment/ evaluation/assurance has been carried out by an external agency.

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

All waste generated is responsibly sent to authorized collectors for recycling. When these assets reach the end of their useful life, electronic waste (E-waste) is carefully handed over to certified recyclers or collectors.

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

No facilities are in/around ecologically sensitive areas.

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

Not applicable. The nature of the Company's business operations does not fall within the categories specified under the Environmental Impact Assessment (EIA) Notification, 2006, and therefore, no Environmental Impact Assessment is required.

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:

Yes, the Company complies with all applicable environmental laws, regulations, and statutory requirements relevant to its business operations. It maintains appropriate processes and controls to ensure ongoing compliance with environmental obligations, taking into account the nature and scale of its digital business activities.

PRINCIPLE 7

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

The Company recognises the importance of constructive engagement with regulators, industry bodies, and other stakeholders in supporting the development of a transparent, resilient, and inclusive digital financial ecosystem. As a regulated fintech company, the Company engages with government authorities, regulatory agencies, and recognised industry associations, wherever appropriate, to provide inputs on matters relating to digital payments, financial services, data protection, cybersecurity, and consumer protection. Such engagements are undertaken in a transparent, ethical, and responsible manner, in compliance with applicable laws, regulations, and the Company's Code of Conduct.

The Company's participation in public policy discussions is aimed at contributing to the development of balanced regulatory frameworks that foster innovation while safeguarding consumer interests and maintaining the integrity of the financial system. The Board of Directors and senior management oversee regulatory compliance and stakeholder engagement to ensure that all representations made on behalf of the Company are accurate, responsible, and aligned with the highest standards of corporate governance. Through collaborative engagement and adherence to regulatory requirements, the Company seeks to support sustainable growth of the digital financial services sector while creating long-term value for its stakeholders.

Essential Indicators

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

5 (Five)

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

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/ National)
1	Unified Fintech Forum (UFF)	National
2	Internet and Mobile Association of India (IAMAI)	National
3	Payment Council of India	National
4	Fintech Convergence Council	National
5	Confederation of Indian Industry (CII)	National

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

Not Applicable

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

The Company is committed to fostering inclusive growth and equitable development by leveraging technology to expand access to secure, convenient, and responsible digital financial services. Through its business operations, the Company promotes financial inclusion by enabling individuals, merchants, and businesses to participate in the digital economy. It also undertakes Corporate Social Responsibility (CSR) initiatives in accordance with the Companies Act, 2013, focusing on areas such as education, healthcare, environmental sustainability, skill development, and community welfare to create long-term social value.

The Company's approach is supported by a robust governance framework, with the Board of Directors and the CSR Committee overseeing the planning, implementation, and monitoring of CSR programmes and community initiatives. The Company engages with stakeholders and implementation partners to identify priority areas and assess the effectiveness of its initiatives. By integrating responsible business practices with community development efforts, the Company aims to contribute to sustainable and inclusive socio-economic progress while creating value for all stakeholders.

Essential Indicators

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

   No Social Impact Assessment (SIA) was required for any projects undertaken by the Company during FY 2025-26 or FY 2024-25.

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

   No projects undertaken by the Company during FY 2025-26 or FY 2024-25 involved rehabilitation and resettlement (R&R).

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

   The Company has established multiple channels through which communities and other stakeholders can raise concerns or grievances. These include access to the Legal and Compliance Officer through a dedicated email address, the Company's website, and customer support channels, including a helpline/toll-free number. The Company is committed to addressing grievances in a timely, transparent, and fair manner in accordance with its established policies and procedures.

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

   While the Company's business model does not involve the procurement of goods for further processing, it endeavours to procure goods and services required for its operations from local suppliers, including small and medium enterprises (SMEs), wherever feasible. By supporting local businesses, the Company seeks to strengthen the local economy, promote inclusive growth, and foster responsible procurement practices.

	FY 2025-26	FY 2024-25
Directly sourced from MSMEs / small producers	-	-
Directly from within India	-	-

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	-	-
Semi – Urban	-	-
Urban	-	-
Metropolitan	100%	100%

Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)PRINCIPLE 9 - Businesses should engage with and provide value to their consumers in a responsible manner

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

The Company is committed to delivering secure, reliable, and customer-centric digital financial solutions that create long-term value for its consumers. Through continuous innovation, responsible business practices, and a technology-driven approach, the Company strives to enhance customer experience while ensuring accessibility, transparency, and trust across its digital platforms. By placing customers at the Centre of its operations, the Company aims to provide seamless financial services that promote convenience, financial inclusion, and sustainable business growth.

3 GOOD HEALTH AND WELL-BEING
8 DECENT WORK AND ECONOMIC GROWTH
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
10 REDUCED INEQUALITIES
12 RESPONSIBLE CONSUMPTION AND PRODUCTION

Essential Indicators

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

https://www.mobikwik.com/grievancepolicy

Section 3 - Process to handle Customer Grievances

Level 1 Help & Support

a. Complaints Registration:

- You can register your complaint with Mobikwik Customer Support by clicking on the (Help & Support?) icon related to the Help & Support section on the side menu on the homepage of the Mobikwik App.
- In case you fall prey to such fraud or scam, kindly use the link provided to you by us or write to us at fraudalerts@ mobikwik.com or follow our grievance policy, in order to report the same to avoid further loss.
- We offer customer support service 24 hours a day and 7 days a week.

b. Resolution of Complaints:

- We are committed to providing you with our first response within 48 hours of receiving the complaint.
- We aim to resolve all Your complaints/queries within 7 working days.
- Resolution of Your complaint may get delayed due to operational or technical reasons. In such a scenario, You will be proactively informed of the timelines during which Your complaint will be addressed.
- In a few scenarios, while the resolution to a complaint is instant, it may take time for it to get reflected in the system. For example, refund approval can be instant, but it may take 3-10 business days to reflect money into the account. Please note that such delays are attributable to banking and other operational issues.
- Complaints related to 'fraud and risk assessment' often take longer to investigate due to the involvement of multiple

agencies. The resolution time in such cases is dependent on the severity and complexity of the case. You shall be proactively informed of the timelines in such cases.

Note: Users are proactively informed of delays if any, in the resolution. Escalation of Complaints to Level 2, if User is not satisfied.

Level 2 Grievance Escalation

a. Complaints Registration:

- You can access any of the following channels to escalate your complaint.
- Register a complaint at grievance@mobikwik.com
- Call our customer support center on 08069808320 (available 24*7).

b. Resolution of Complaints:

- We are committed to providing a first response within 24 business hours of receiving the complaint.
- We aim to resolve all Level 2 complaints within 5 working days. Any delay in the resolution time shall be proactively communicated to you.

Level 3 Nodal Escalation

a. Complaints Registration:

- In accordance with RBI Master Directions on Prepaid Payment Instruments (PPIs) and Reserve Bank- Integrated Ombudsman Scheme 2021, the name and contact details of the Grievance Officer is provided below:

  Contact:
  Principal Nodal Officer – Deepak Gagneja, Nodal Officer – Prashant Gandhi
  Phone: 08069898317
  Email :- nodal@mobikwik.com
  Address: Office - One MobiKwik Systems Limited. Unit 102, Block B, Pegasus One, Golf Course Road, DLF Phase 5, Sector 53, Gurugram, Haryana 122003
  Working hours: Mon-Fri 10 am to 7 pm

b. Resolution of Complaints:–

- We are committed to providing a first response within 24 business hours of receiving
- the complaint.
- We aim to resolve all Level 3 complaints within 7 working days. Any delay in the resolution time shall be proactively communicated to you.

RBI Ombudsman Escalation

If your query or complaint has not been satisfactorily resolved at previous levels within 30 days, you can reach out to the Reserve Bank as per the Integrated Ombudsman Scheme, 2021.

Complaint lodging portal of the Ombudsman: https://cms.rbi.org.in
Toll-Free No: 14448 (for enquiry)
Address - Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017
For more details, please refer to the link RBI Ombudsman

Section 4 - To Report Unauthorized Transaction

- To Block and Report Unauthorized Transaction on your MobiKwik Wallet Account
- Report via MobiKwik Website or App
- Visit https://www.mobikwik.com/help or Help Section of your MobiKwik App and choose Report Fraud option.
- Fill in the required details and click on Create Ticket.
- Please use the Ticket Id generated for future reference or communication with our investigation officer. Report via email: fraudalerts@mobikwik.com
- To report Fraud on your MobiKwik account please keep the transaction details (Order Id, Amount, Date, and Time) handy for quick assistance.
- To report Fraud performed via Debit/Credit Card, etc please share transaction details, Initial 6 &last 4 card digits, Transaction Date & Time.

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	Not applicable, as the Company provides digital financial services and does not manufacture or supply physical products.
Safe and responsible usage	
Recycling and/or safe disposal	

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

The Company is committed to delivering high-quality, innovative, and reliable digital financial solutions that meet and exceed customer expectations. By continuously enhancing its products, services, and customer experience, the Company strives to achieve high levels of customer satisfaction while creating sustainable value for its stakeholders and supporting long-term business growth.

	FY 2025-26			FY 2024 -25		
	Number of complaints received during the year	Number of complaints pending resolution at end of the year	Remarks	Number of complaints received during the year	Number of complaints pending resolution at end of the year	Remarks
Data Privacy	-	-	-	-	-	-
Advertising	-	-	-	-	-	-
Cyber Security	-	-	-	-	-	-
Delivery of essential services	-	-	-	-	-	-
Restrictive Trade Practices	-	-	-	-	-	-
Unfair Trade Practices	-	-	-	-	-	-
Others	85175	159	The pending complaints were resolved within the timeline as specified in the RBI Master Direction	128717	180	The pending complaints were resolved within the timeline as specified in the RBI Master Direction

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

Not Applicable

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.**

https://www.mobikwik.com/privacypolicy

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

Nil

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

Nil

c. Impact, if any, of the data breaches

Nil