



Indiabulls Limited

(Formerly Yaari Digital Integrated Services Limited)

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT – FY 2025-26 (VOLUNTARY BASIS)

SECTION A: GENERAL DISCLOSURES

I. Details

1. Corporate Identity Number (CIN) of the Listed Entity : L64200HR2007PLC077999
2. Name of the Listed Entity : Indiabulls Limited
(formerly Yaari Digital Integrated Services Limited)
3. Year of incorporation : 2007
4. Registered office address : 5th Floor, Plot No. 108, IT Park,
Udyog Vihar, Phase 1, Gurgaon- 122016, India
5. Corporate address : 5th Floor, Plot No. 108, IT Park,
Udyog Vihar, Phase 1, Gurgaon- 122016, India;

One International Centre , Tower 1, 4th Floor,
Senapati Bapat Marg, Elphinstone Road,
Mumbai – 400 013, Maharashtra
6. E-mail : secretarial@indiabulls.com
7. Telephone : 0124 – 668 5800
8. Website : <https://www.indiabulls.com>
9. Financial year for which reporting is being done : 2025-26
10. Name of the Stock Exchange(s) where shares are listed : BSE and NSE
11. Paid-up Capital (as on 31 March 2026) : INR 464.88 cr.

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. Ram Mehar
Telephone number: 0124 – 668 5800
E-mail: secretarial@indiabulls.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). :

Disclosures made in this report pertains to **Indiabulls Limited (IBL)** along with its material subsidiary companies namely Dhani Loans and Services Limited, Indiabulls Asset Reconstruction Company Limited and Indiabulls Securities Limited (formerly *Dhani Stocks Limited*), on consolidated basis.

14. Name of assurance provider : Not Applicable (not being among top 250 listed entities by market capitalization)
15. Type of assurance obtained : Not Applicable (not being among top 250 listed entities by market capitalization)

II. Products/ services

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

S. No.	Company	Description of Main Activity	Description of Business Activity	% of Turnover (Total Income) of the entity
1	Indiabulls Limited	Real Estate	Real estate activities with own or leased property	50.65%
2	Indiabulls Limited	Equipment hiring business	Renting and operational leasing of construction and civil-engineering machinery and equipment such as crane lorries, work platforms and similar equipment without operator	33.43%
3	Indiabulls Limited	Interest income	Activities of holding companies and financing conduits	15.25%
4	Indiabulls Securities Limited	Stock broking	Dealing in financial markets on behalf of others, including stock broking, securities brokerage, and brokerage of investment funds shares	100.00%
5	Indiabulls Asset Reconstruction Company Limited	Asset reconstruction	Activities of Asset Reconstruction Companies	100.00%
6	Dhani Loans & Services Limited	NBFC	Other financial service activities n.e.c., except insurance and pension funding activities	100.00%

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

S. No.	Company	Product/Service	NIC Code	% of total Turnover contributed
1	Indiabulls Limited	Real estate activities with own or leased property	6810	50.65%
2	Indiabulls Limited	Renting and operational leasing of construction and civil-engineering machinery and equipment such as crane lorries, work platforms and similar equipment without operator	773003	33.43%
3	Indiabulls Limited	Activities of holding companies and financing conduits	642	15.25%
4	Indiabulls Securities Limited	Dealing in financial markets on behalf of others, including stock broking, securities brokerage, and brokerage of investment funds shares	661201	100.00%
5	Indiabulls Asset Reconstruction Company Limited	Activities of Asset Reconstruction Companies	649401	100.00%
6	Dhani Loans & Services Limited	Other financial service activities n.e.c., except insurance and pension funding activities	649999	100.00%

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	Not Applicable*	94	94
International		0	0

*The Company is a financial service company and hence does not undertake any manufacturing activities.

a. Number of locations

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

Not applicable

Indiabulls Group has a balance sheet size of more than Rs. 41.73 billion (on a consolidated basis) as of 31st March 2026 and has Total active customers/clients were 0.107 million including 0.047 million clients traded on the exchange(s), through Indiabulls Securities Limited (formerly Dhani Stocks Ltd) during FY 2025-26. 0.17 million clients were holding shares for an aggregate value of INR 65815.14 Crores, with Indiabulls Securities Limited (formerly Dhani Stocks Ltd), as on March 31, 2026.

IV. Employees

20. Details as at the end of Financial Year

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	2,957	2,264	77%	693	23%
2.	Other than Permanent (E)	N/A	N/A	N/A	N/A	N/A
3.	Total employees (D + E)	2,957	2,264	77%	693	23%
WORKERS						
4.	Permanent (F)	N/A	N/A	N/A	N/A	N/A
5.	Other than Permanent (G)	N/A	N/A	N/A	N/A	N/A
6.	Total workers (F + G)	N/A	N/A	N/A	N/A	N/A

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	3	2	67%	1	33%
2.	Other than Permanent (E)	-	-	-	-	-
3.	Total differently abled employees (D + E)	3	2	67%	1	33%
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	N/A	N/A	N/A	N/A	N/A
5.	Other than permanent (G)	N/A	N/A	N/A	N/A	N/A
6.	Total differently abled workers (F + G)	N/A	N/A	N/A	N/A	N/A

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	9	1	11%
Key Management Personnel	7	1	14%

(Disclose trends for the past 3 years)

[illegible]

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

23. (a) Names of Holding / Subsidiary / Associate companies / Joint ventures as at March 31, 2026 #

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
1.	Indiabulls Urbanresidency Limited (formerly known as Indiabulls Investment Advisors Limited)	Subsidiary	100%
2.	Indiabulls Securities Limited (formerly known as Dhani Stocks Limited)	Subsidiary	100%
3.	Indiabulls Nests Limited (formerly known as Indiabulls Distribution Services Limited)	Subsidiary	100%
4.	Dhani Loans and Services Limited	Subsidiary	100%
5.	Indiabulls Cityheights Limited (formerly known as Dhani Healthcare Limited)	Subsidiary	100%
6.	Indiabulls Alternate Investments Limited	Subsidiary	100%
7.	Indiabulls Asset Reconstruction Company Limited	Subsidiary	100%
8.	Indiabulls Urbanheights Limited (formerly known as Evinos Buildwell Limited)	Subsidiary	100%
9.	Transerv Limited	Subsidiary	100%
10.	Indiabulls Residency Limited (formerly known as Krathis Buildcon Limited)	Subsidiary	100%
11.	Indiabulls Township Limited (formerly known as Krathis Developers Limited)	Subsidiary	100%
12.	Euler Systems, INC	Subsidiary	100%
13.	Dhani Limited (Jersey)	Subsidiary	100%
14.	Dhani LTD (UK)	Subsidiary	100%
15.	Indiabulls Pharmacare Limited	Subsidiary	100%
16.	Indiabulls Rural Finance Private Limited	Subsidiary	100%
17.	Indiabulls Condominiums Limited (formerly Airmid Aviation Services Limited)	Subsidiary	100%

#Does not include Udaan Employees Welfare Trust being the same is in the nature of trust and the holding company along with its subsidiaries does not have any equity interest therein.

VI. CSR Details

24.

I. Whether CSR is applicable as per section 135 of Companies Act, 2013 :

Not applicable on the Company on standalone basis, however an aggregate of Rs. 56.31 crore were contributed for CSR Activities, by applicable subsidiaries of the Company, for FY 2025-26.

II. Turnover : ₹ 116.08 Crore*

III. Net worth : ₹ 6,346.84 Crore*

*As per the standalone financial statements for 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)	FY 2026 Current Financial Year			FY 2025 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes	—	—	—	—	—	—
Investors (other	Yes	—	—	—	—	—	—

than shareholders/ NCD holders)							
Shareholders	Yes	16	01	Under resolution in FY 2026-27	06	01	Under resolution in FY 2025-26
Employees and workers	Yes	–	–	–	–	–	–
Customers and Clients (on cumulative basis)	Yes	1,813	8	Under resolution in FY 2026-27	1,826	27	Under resolution in FY 2025-26
Value Chain Partners	Yes	-	-	–	0	0	0
Other (NCD Holders)	Yes	17	0	–	94	0	–

Some of the policies guiding the Company's conduct with all its stakeholders, including grievance mechanism are placed under Investors section on Company's website at <https://www.indiabulls.com/investor?slug=codes-and-policies>. In addition, there are internal policies placed on the intranet of the Company.

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 adopt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Corporate Governance	Opportunity	Organisations with good corporate governance are seen as stable, reliable, and capable of mitigating potential risks. Board has been strengthened through introductions of experienced directors. 50% of the Board comprises of Independent Directors. All key board committees are chaired by Independent Directors. We utilize best-in-class information security practices and adopt leading data privacy standards. Having delineated policies and processes, and having a Board and Executive Managers who maintain a strict compliance culture, directly supports business results.	N.A	Positive: Experienced Board and transparency of operations will increase confidence in investors and other stakeholders.
2	Customer Satisfaction	Risk and Opportunity	Opportunities; A 'customer first' approach is at the core of DSL's operations. Along with focus on customer experience, DSL also strive to ensure transparency in its operations and communication. DSL's multifaceted approach reflects its commitment to enhancing customer experience through an array of accessible solutions.	All customer complaints received across all channels are managed through a centralised complaints management system for tracking and timely resolution. We continue to take steps to ensure customer satisfaction.	Positive: Satisfied customer lower the churn rate, and increases the brand image and loyalty. Our goal is to provide hassle-free and smooth service experience to our valued customers.

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, business responsibility, risk perspective and sustainability aspects are assessed by the following Board constituted committees: (i) Corporate Social Responsibility Committee; (ii) Stakeholders Relationship Committee; and (iii) Risk Management Committee;
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Note: 1. Policies have been developed based on the best practices or as per the regulatory requirements and through appropriate consultation with relevant stakeholders.

2. May include a combination of internal policies of the Company which are accessible to all internal stakeholders and the policies are placed on the Company's website.

3. The policies of the Company are internal documents.

4. The policies are internally evaluated by various department heads, business heads and the management.

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 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	As a practice, BR policies of the Company are reviewed periodically or on a need basis by department heads, business heads, executive directors and the board/committee(s). During this assessment, the efficacies of the policies are reviewed and necessary changes to policies and procedures are implemented.																
Compliance with statutory requirements of relevance to the principles and rectification of any non-compliances	The Company is in compliance with applicable statutory requirements.																
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.								P1	P2	P3	P4	P5	P6	P7	P8	P9	
								The processes and compliances may be subject to scrutiny by internal auditors and regulatory compliances, as applicable. From a best practices perspective as well as from a risk perspective, policies are periodically evaluated and updated by various department heads, business heads and approved by the management and/or board. The report has been reviewed by the department in charge of Policy Implementation and Process Management.									

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

PRINCIPLE 1

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

Essential Indicators:

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

Segment	Total number of training and awareness programmes held	Topics/ principles covered under the training and its impact	% of persons in respective category covered by the awareness programmes
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Board of Directors/ Key Managerial Personnel (KMP)	During the year, the Board of Directors and KMPs of the Company spent more than 2 hours on various familiarisation programmes, comprising matters relating to an array of issues pertaining to business, regulatory framework, economy and environmental, social and governance parameters.		100%
Employees Other than Board of Directors of KMPs	2941	1. Orientation Training: Functional Training – CRM, On-Boarding, 2. Behavioural Trainings – Communication Excellence, Office / Email Etiquettes, Collections Workshop 3. Regulatory Trainings – INFOSEC, POSH, KYC & AML and COC.	85%
Workers	NA	NA	NA

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

	NGBRC Principle	Name of Regulatory/ enforcement agencies/ judicial institutions	Amount (Rs.)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine				NIL	
Settlement				NIL	
Compounding Fee				NIL	
Non-Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)	
Imprisonment			NIL		
Punishment			NIL		

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

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
	N.A.

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: Not Applicable
5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

	FY 2026 (Current Financial Year)	FY 2025 (Previous Financial Year)
Directors	Nil	
KMPs		
Employees		
Workers		

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

	FY 2026		FY 2025	
	(Current Financial Year)		(Previous Financial Year)	
	Number	Remarks	Number	Remarks

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

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

No corrective actions pertaining to above mentioned parameters was necessitated during the year under review. However, necessary actions have been advised to the relevant teams to strengthen the processes to avoid such penalty/fee in future.

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

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Number of days of accounts payables*	44	42

*As per Consolidated financials

9. Openness 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 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Concentration of Purchases*	a. Purchases from trading houses as % of total purchases	NIL	NIL
	b. Number of trading houses where purchases are made from	NIL	NIL
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	NIL	NIL
Concentration of Sales*	a. Sales to dealers/distributors as % of total sales	NIL	NIL
	b. Number of dealers/ distributors to whom sales are made	NIL	NIL
	c. Sales to top 10 dealers/ distributors as % of total sales to dealers/ distributors	NIL	NIL
Share of RPTs in*	a. Purchases (Purchases with related parties/ Total Purchases)	NIL	NIL
	b. Sales (Sales to related parties/Total Sales)	NIL	NIL
	c. Loans & Advances (Loans & Advances given to related parties/ Total loans & advances)	NIL	NIL
	d. Investments (Investments in related parties/ Total Investments made)	NIL	NIL

*As per Consolidated financials

Leadership Indicators:

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

Details of programmes are as follow:

Total number of awareness programmes held	Topics / principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
5 Awareness Programs	POSH, KYC & AML, InfoSec and COC	90%

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

Yes, the Company has zero-tolerance policy toward unethical business practices. Any conflict of interest that may arise in the Company's business activities with any of its stakeholders is addressed through an established mechanism. The Company and its subsidiaries have a policy on related party transactions uploaded on Company's website.

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 (Current Financial Year)	FY 2024-25 (Previous Financial Year)	Details of improvements in environmental and social impacts
R&D	NA	NA	NA
Capex	NA	NA	NA

Indiabulls Group has not incurred any research and development expenses during the year, however an amount of Rs. 40.92 Cr. was spent on IT-related capital and operational expenditure for strengthening the business process. Year-over-year the company strives to reduce its environmental footprint by promoting a fully digital platform for its new and existing customers. Also, by embracing digital platforms, the company increases operational efficiency and reduces paper usage, ultimately reducing its carbon footprint.

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

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

The Company operates across multiple business segments, including real estate development, stock broking, payments, and asset reconstruction. While our digital-first businesses — such as stock broking and payments — do not involve significant consumption of raw materials, our recently launched vertical will, over time, entail the sourcing of construction materials. At present, most of the procurement in the real estate business is undertaken through contractors, and we encourage our partners to adopt sustainable sourcing practices wherever feasible. Across all business lines, we continue to leverage technology and digital processes to reduce paper usage, lower fuel consumption, and conserve energy.

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.

The Company being in service industry does not manufacture any products, hence we do not currently maintain records for hazardous and other waste generation, However we promotes usage of glass bottles for drinking water, so as to reduce use of plastic bottles.

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:

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

No such assessment conducted so far. The Company will consider the same in the times to come.

- 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.

Given the nature of our business, the above is not applicable.

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

Given the nature of our business, the above is not applicable.

- Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format.

Given the nature of our business, the above is not applicable.

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

Given the nature of our business, the above is not applicable

PRINCIPLE 3

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

Essential Indicators:

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day care facilities	
		No.(B)	% (B/A)	No.(C)	% (C/A)	No.(D)	% (D/A)	No.(E)	% (E/A)	No.(F)	% (F/A)
PERMANENT EMPLOYEES											
Male	2,264	282	12%	2162	95 %	—	—	—	—	—	—
Female	693	18	3%	667	96 %	7	1%	-	—	—	—
Total	2,957	300	15%	2829	96 %	—	—	—	—	—	—
OTHER THAN PERMANENT EMPLOYEES											
Male	—	—	—	—	—	—	—	—	—	—	—
Female	—	—	—	—	—	—	—	—	—	—	—
Total	—	—	—	—	—	—	—	—	—	—	—

- b. Details of measures for the well-being of workers: Not applicable

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

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Cost incurred on well-being measures as a % of total revenue of the company	0.18%	0.21%

2. Details of retirement benefits for the current and previous financial year

Benefits	FY2026		FY2025	
	No. of employees covered as a % of total employees	Deducted and Deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	Deducted and Deposited with the authority (Y/N/N.A.)
PF	67 % employees covered	Y	58 % employees covered	Y
Gratuity	100 % employees covered	N.A	100 % employees covered	N
ESI	47 % employees covered	Y	52 % employees covered	Y
Others	-	-	-	-

3. Accessibility of workplaces

Are the premises/offices accessible to differently abled employees 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

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

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

	Permanent Employees FY2025-26		Permanent Employees FY2024-25	
Gender	Return to work rate	Retention Rate	Return to work rate	Retention Rate
Male	100%	100%	100%	100%
Female	100%	100%	100%	100%
Total	100%	100%	100%	100%

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

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Employees	Yes. Employee can share their concerns with designated SPOC and follow Escalation Matrix available on I-Net.
Other than permanent employees	NA
Permanent Workers	NA
Other than Permanent Workers	NA

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

Category	FY 2026 (Current Financial Year)			FY 2025 (Previous Financial Year)		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)
TOTAL PERMANENT EMPLOYEES	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
TOTAL PERMANENT WORKERS	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA

8. Details of training given to employees and workers:

[illegible]

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

Category	FY2026			FY2025		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
EMPLOYEES						
Male	2,264	836	37 %	2,631	-	-
Female	693	157	23 %	644	-	-
Total	2,957	993	34 %	3,275	-	-
WORKERS						
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA

10. Health and safety management system:

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

To train on safety protocols, the Company conducts periodic trainings on fire safety and evacuation drills for employees at all its locations. Webinars are conducted with health care specialists to create awareness around family health and nutrition. DHANI conducts awareness sessions on health and safety related aspects, sends periodic internal communication and alerts Company's employee internal web portal, which is accessible to all employees. There is a Quick Response Team (QRT) to provide timely and required support to its employee during the working hours.

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

The Company being in service industry, this is not directly applicable, However we strongly encourage our staff to promptly inform their respective HR representatives about any workplace hazards, incidents, or potential health and safety risks.

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

The Company has processes in place for employees to report work-related hazards and to remove themselves from situations that they reasonably believe pose a risk to their health and safety. Employees are strongly encouraged to promptly report any workplace hazard, unsafe condition, incident or near-miss event to their respective HR representatives or designated authorities, and may withdraw from any such situation without fear of reprisal. Such concerns are reviewed appropriately, and necessary preventive or corrective measures are undertaken to mitigate risks and promote a safe working environment.

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

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

Safety Incident/Number	Category	FY2026	FY2025
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	NIL	NIL
Total recordable work-related injuries			
No. of fatalities (safety incident)			
High consequence work-related injury or ill-health (excluding fatalities)			

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

Company conducts periodic training on fire safety and evacuation drills for employees at all its locations. Webinars are conducted with health care specialists to create awareness around family health and nutrition. Indiabulls conducts awareness sessions on health and safety related aspects, sends periodic internal communication to all employees. There is a Quick Response Team (QRT) to provide timely and required support to its employees during the working hours.

13. Number of complaints on the following made by employees

	FY2026	FY2025
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	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	NIL	NIL
Health and safety	NIL	NIL	NIL	NIL	NIL	NIL

14. Assessments for the year

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

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

There is no identified risk related to the health & safety practices and working conditions for the employees. However, the Company continues to assess the risk related to any health & safety practices and working conditions and is committed to taking corrective action to mitigate that risk.

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, the Company offers employment to the spouse/ dependent of the deceased employee. Benefits like Group Term Life Insurance, provident fund, gratuity, as applicable, are settled on a priority basis.

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

All service agreements with value chain partners mandate strict adherence to applicable statutory and tax compliances, including GST laws. The entity conducts regular verifications of transactions of the value chain partners' GST return filings for safeguarding entity's claim to input tax credit.

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:

	Total no. of affected employees		No. of employees that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY2026	FY2025	FY2026	FY2025
Employees	Not applicable, since there was no work-related injuries			
Workers				

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment?

The Company has a Retirement Policy in place to define the terms of retirement and subsequent engagement opportunities, where applicable. The Company also places strong emphasis on employee training and development, enabling employees to continuously enhance their skills, knowledge and employability, including opportunities beyond their tenure with the Company or out site of the company.

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety	The Company's value chain partners are expected to comply 100% with all applicable laws and extant regulatory requirements, including prescribed standards relating to occupational health and safety, safe working conditions, labour practices. It is being communicated through appropriate contractual and business arrangements.
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.

Considering the nature of the Company's services business, no significant risks or concerns relating to the health, safety practices, or working conditions of value chain partners have been identified. Accordingly, no specific corrective action plan was required during the reporting period.

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.

Any individual or group of individuals who have an interest in business operations of the Company and is positively or negatively impacted by initiatives or policies of the Company are identified as stakeholders of the Company. As this context, it includes employees, customers, investors, shareholders, suppliers/service providers, channel partners, regulators and the society.

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

Key Stakeholders	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Others	Frequency of engagement (Annually/Half yearly/ Quarterly/others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	No	Through physical and Digital Channels such as Emails, App, advertisement, etc.	Frequent & need-based	Business promotion, response to customer queries/ grievances/ complaints etc.
Employees	No	Through physical and Digital Channels such as Emails, App etc.	Regularly	To exchange ideas and suggestion, provide opportunity for professional growth and educate employees on HR policies
Shareholders / Investors	No	Website, Stock Exchanges intimations, Newspapers, Emails, Annual General Meeting, Quarterly Earnings/Investor Calls, in-office and virtual meetings / conferences etc.	Frequent & need-based	To update on developments, business activity, new initiatives, schemes, Quarterly and Annual audited results
Government / Regulators	No	Through physical and digital Channels	Need based	To receive recommendation, amendments, approvals and update on policies and compliances.

Leadership Indicators:

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

The Company encourages responsible and responsive communication towards all its stakeholders be it customers, media, investors, analysts, regulatory authorities, vendors, etc. The Company has created an email ID to receive regular feedback from employees/Investors/other stakeholders. This initiative encourages stakeholders to share their thoughts and experiences on a daily basis.

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

Yes, with the help of various inputs from the Board of Directors, social workers, employees, and customers, the Company's CSR team identifies needy and underserved areas for initiating a health or educational aids. This encourages the participation of stakeholders. As the number of evolving aspects of CSR are still in the 'learning phase' for the Company and it therefore requires stakeholder interaction.

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

The CSR initiatives of the Company has helped children from economically challenged backgrounds to pursue higher education, and have successfully diagnosed and treated patients in under-privileged areas. Basis applicability, as part of Company's/subsidiary's CSR initiatives, beneficiaries include Children, Women, economically vulnerable, under-privileged, differently abled and socially marginalized populations.

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	FY2026			FY2025		
	Total (A)	No. of employees covered (B)	% (B/A)	Total (C)	No. of employees covered (D)	% (D/C)
EMPLOYEES						
Permanent	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other than permanent	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Total Employees	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
WORKERS						
Permanent	-	-	-	-	-	-
Other than permanent	-	-	-	-	-	-
Total Employees	-	-	-	-	-	-

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

Category	FY2026					FY2025				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
EMPLOYEES										
Permanent										
Male	2,264	912	40%	1,352	60%	2,631	1,513	58%	1,118	42%
Female	693	482	70%	211	30%	644	511	79%	133	21%
Other than Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
WORKERS										
Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other than Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

- a. Minimum remuneration/wages:

	Male		Female	
	Number	Median remuneration/ salary/ wages of a respective category (Rs.)	Number	Median remuneration/ salary/ wages of respective category (Rs.)
Board of Directors (BoD) (including Whole-time directors)	8	₹1.08 Cr. (P.A)	1	₹ 0.55 Cr. (P.A)
Key Managerial Personnel (other than BoD)	6	₹ 0.68 Cr. (P.A)	1	₹ 0.07 Cr. (P.A)
Employees other than BoD and KMP	2,250	₹ 0.03 Cr. (P.A)	691	₹ 0.03 Cr. (P.A)
Workers	NA	NA	NA	NA

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

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Gross wages paid to females as % of total wages	13.23%	12%

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 respective Human Resources Officer is responsible for addressing human rights issues caused or contributed by the business.

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

The Company upholds the principles of being an organization that respects human rights, is non-discriminatory amongst employees and provides for a redressal mechanism to the key constituents that it deals with. The Company's Code of Conduct respects and promotes human rights. The Company complies and adheres to all the human rights laws and guidelines of the Constitution of India, national laws and policies and treats all its stakeholders and customers with dignity, respect and due understanding.

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

	FY2026			FY2025		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Sexual Harassment	NIL	NIL	NIL	NIL	NIL	NIL
Discrimination at workplace	NIL	NIL	NIL	NIL	NIL	NIL
Child Labour	NIL	NIL	NIL	NIL	NIL	NIL
Forced Labour/ Involuntary Labour	NIL	NIL	NIL	NIL	NIL	NIL
Wages	NIL	NIL	NIL	NIL	NIL	NIL
Other human rights related issues	NIL	NIL	NIL	NIL	NIL	NIL

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

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Total Complaints reported under Sexual Harassment 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.

We have a Committee in place wherein any such instance can be reported, and an independent panel will address the issue or concern as per the SOP as defined by the Committee.

9. Do human rights requirements form part of your business agreements and contracts?

Yes. The Company incorporates, wherever applicable, contractual provisions requiring business partners, vendors, contractors, and service providers to comply with applicable labour, employment, human rights, environmental, health and safety, and social welfare laws. These provisions are intended to promote responsible business conduct, ethical practices, and compliance with all applicable statutory and regulatory requirements across the Company's value chain.

10. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	
Forced/involuntary labour	

Sexual harassment	Indiabulls is in compliance with laws, as applicable.
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.

There have been no significant modification / introductions as a result of addressing human rights grievances / complaints

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.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual harassment	Our value chain partners are expected to adhere to the same values, principles, and business ethics as Indiabulls.
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, in the following format:

Parameter	FY2025-26		FY2024-25	
	MWH	TJ	MWH	TJ
From renewable sources				
Total electricity consumption (A)	NA	NA	NA	NA
Total fuel consumption (B)	NA	NA	NA	NA
Energy consumption through other sources (C)	NA	NA	NA	NA
Total energy consumed from renewable sources (A+B+C)	NA	NA	NA	NA
From non-renewable sources				
Total electricity consumption (D)	2947.53	10.60	3010.24	10.83
Total fuel consumption (E)	88.46	0.31	90.34	0.32
Energy consumption through other sources (F)	0	0	0	0
Total energy consumed from non-renewable sources (D+E+F)	3035.98	10.92	3100.58	11.15
Total energy consumed (A+B+C+D+E+F)	3030.58	10.92	3100.58	11.15
Energy intensity per rupee of turnover (Total energy consumed/ Revenue from operations)	NA	NA	NA	NA
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed/ Revenue from operations adjusted for PPP)	NA	NA	NA	NA
Energy intensity in terms of physical output	NA	NA	NA	NA
Energy intensity (optional) – the relevant metric may be selected by the entity	NA	NA	NA	NA

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

No. The Company did not partnered with any leading Carbon and Sustainability institution.

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 beenachieved. In case targets have not been achieved, provide the remedial action taken, if any.

Not applicable

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

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	NA	NA
(ii) Groundwater	NA	NA
(iii) Third party water	9183 KL	9378 KL
(iv) Seawater / desalinated water	NA	NA
(v) Others	NA	NA
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	9183 KL	9378 KL
Total volume of water consumption (in kilolitres)	9183 KL	9378 KL
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	NA	NA
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	NA	NA
Water intensity in terms of physical output	NA	NA
Water intensity (optional) – the relevant metric may be selected by the entity	NA	NA

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

Given the nature of business, usage of water is restricted to human usage & consumption. Efforts have been made to ensure that water is utilized judiciously in the office premises.

4. Provide the following details related to water discharged:

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	NA	NA
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(ii) To Groundwater	NA	NA

- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(iii) To Seawater	NA	NA
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(iv) Sent to third-parties		
- No treatment	6800 KL	6945 KL
- With treatment – please specify level of treatment	NA	NA
(v) Others		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
Total water discharged (in kilolitres)	6800 KL	6945 KL

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No

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

No. Given the nature of IBL's business, the above is not applicable.

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

<i>Parameter</i>	<i>Please specify unit</i>	FY 2025-26 <i>(Current Financial Year)</i>	FY 2024-25 <i>(Previous Financial Year)</i>
NOx	NA	NA	NA
SOx	NA	NA	NA
Particulate matter (PM)	NA	NA	NA
Persistent organic pollutants (POP)	NA	NA	NA
Volatile organic compounds (VOC)	NA	NA	NA
Hazardous air pollutants (HAP)	NA	NA	NA
Others – please specify	NA	NA	NA

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

No, the assessment is not done by any external agency

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

<i>Parameter</i>	<i>Unit</i>	FY 2025-26 <i>(Current Financial Year)</i>	FY 2024-25 <i>(Previous Financial Year)</i>

Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	<i>Metric tonnes of CO₂ equivalent</i>	913.44	932.87
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	<i>Metric tonnes of CO₂ equivalent</i>	1060.71	1083.28
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)		0.24	0.24
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted		NA	NA
for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)		NA	NA
Total Scope 1 and Scope 2 emission intensity in terms of physical output		NA	NA
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity		NA	NA

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

No, the assessment is not done by any external agency

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

No, IBL do not produce green-house gas emission, hence not applicable.

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

<i>Parameter</i>	FY 2025-26 <i>(Current Financial Year)</i>	FY 2024-25 <i>(Previous Financial Year)</i>
Total Waste generated (in metric tonnes)		
Plastic waste (A)	NA	NA
E-waste (B)	NA	NA
Bio-medical waste (C)	NA	NA
Construction and demolition waste (D)	NA	NA
Battery waste (E)	NA	NA
Radioactive waste (F)	NA	NA
Other Hazardous waste. Please specify, if any. (G)	NA	NA

Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	NA	NA
Total (A+B + C + D + E + F + G + H)	NA	NA
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	NA	NA
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	NA	NA
Waste intensity in terms of physical output	NA	NA
Waste intensity (optional) – the relevant metric may be selected by the entity	NA	NA
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	NA	NA
(ii) Re-used	NA	NA
(iii) Other recovery operations	NA	NA
Total		
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	NA	NA
(ii) Landfilling	NA	NA
(iii) Other disposal operations	NA	NA
Total	NA	NA

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

No, the assessment is not done by any 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.

The Company continuously works at improving its processes and ways of operating to reduce the impact on the environment by optimizing the usage of resources and reducing waste generation. Adoption of cloud infrastructure, application modernization, and consolidation of technology platforms have reduced dependency on physical infrastructure and optimized resource consumption. Digitalization of business processes, paperless operations, and automation have further enhanced operational efficiency while supporting the Company's sustainability objectives. Also the Company is continuously undertaking initiatives and energy efficient measures such as replace CFL and older type of lights with LED, etc. in this direction.

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:

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

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:

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

Leadership Indicators:

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

For each facility / plant located in areas of water stress, provide the following information: Not applicable

- (i) Name of the area
- (ii) Nature of operations
- (iii) Water withdrawal, consumption and discharge

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

Parameter	Unit	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	83.70	85.48
Total Scope 3 emissions per rupee of turnover	NA	NA	NA
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	NA	NA	NA

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency: Not applicable.

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.

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:

Not applicable

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

IBL has established and implemented a comprehensive Business Continuity Plan (BCP) and supporting framework aligned with applicable regulatory and statutory requirements to ensure the resilience and continuity of critical business operations. The BCP identifies potential disruptive events, evaluates their likelihood and potential impact through a structured Business Impact Analysis (BIA), and defines appropriate preventive, response, continuity, and recovery measures to minimize or mitigate disruption to critical processes and services. The framework incorporates Disaster Recovery (DR) procedures to enable the timely recovery and restoration of critical systems, applications, infrastructure, data, and services following an emergency, disaster, or other significant disruption. The BCP and DR arrangements are periodically reviewed, tested, and updated based on changes in business operations, technology, risks, and applicable regulatory requirements to ensure their continued effectiveness and operational resilience.

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?

Given the nature of IBL's business, there has been no adverse impact to the environment.

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

Not Applicable

8. How many Green Credits have been generated or procured: Not applicable

a) By the listed entity:

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

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 is committed in providing innovative product offerings to multiple customer segments. The Company puts forwards its views on setting new industry standards or regulatory developments and tries to maintain balance interest of its stakeholders. The Company continues to makes various recommendations/ representations before various regulators, forums and associations.

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.

None

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. Not applicable

Leadership Indicators:

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

The Company puts forwards its views on setting new industry standards or regulatory developments from time to time through seminars/webinars on relevant topic of business interest, as and when seems appropriate.

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.

Not applicable*

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

Not applicable*

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 Current Financial Year	FY 2024-25 Previous Financial Year
Rural	NA	NA
Semi-urban	NA	NA
Urban	NA	NA
Metropolitan	NA	NA

***Note:** As per the BRSR, this section pertains to Social Impact Assessment in compliance with Right to Fair Compensation & Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013. Given the nature of the business of the Company, this is not applicable.

Leadership Indicators

- 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
- Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies: Not Applicable
- Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No): No
 - From which marginalized /vulnerable groups do you procure?: No
 - What percentage of total procurement (by value) does it constitute? No
- 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
- 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
- Details of beneficiaries of CSR Projects: CSR contribution given by material subsidiary for FY 2025-26 will be utilised in the years to come.

PRINCIPLE 9

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

Essential Indicators:

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

The Company has a grievance redressal mechanism which helps us to maintain a management system for customer complaint handling. Various channels have also been provided for customers to raise any concerns through a medium that is convenient for them. Customers that are not comfortable using digital channels can call the customer care numbers provided on the Company’s website or visit the nearest branch where a grievance register is provided mandatorily and designated senior personnel at individual branches are responsible for ensuring efficient and effective resolution of complaints. Complaints and grievances are addressed in a time-bound manner. Regular analysis and audits, internal and external are in place to monitor any corrective actions that needs to be taken in case of lapse in processes and also to improve the processes.
- Turnover of products and/ services as a percentage of turnover from all products/service that carry information about environment and social parameters:

100%
- Number of consumer complaints in respect of the following:

	FY2025-26 (Current Financial Year)		Remarks	FY 2024-25 (Previous Financial Year)		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	Nil	Nil	N.A	Nil	Nil	N.A
Advertising	Nil	Nil	N.A	Nil	Nil	N.A
Cyber-security	Nil	Nil	N.A	Nil	Nil	N.A
Delivery of Essential Services	Please refer point no. 25 of Section A above.					
Restrictive Trade Practices	Nil	Nil	N.A	Nil	Nil	N.A
Unfair Trade Practices	Nil	Nil	N.A	Nil	Nil	N.A
Others	Please refer point no. 25 of Section A above.					

- 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.**

The Company has adopted an information security framework to establish, implement, monitor and constantly improve its information security posture. We focus on privacy of customer information and data security. The Company also complies with the applicable regulatory framework and guidelines. Policy can be referred at website link https://www.indiabulls.com/indiabulls-assets/public/pdfs/1786604345_privacy-policy.pdf

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

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: Not Applicable
- c. Impact, if any, of the data breaches: Not Applicable

Leadership Indicators:

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

www.indiabulls.com

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

The Company educates its customers through its website, mobile application and through digital initiative to learn and educate themselves on safety and security-related measures.

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

Customers are made aware of any such risks through call centers and electronic communications.

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

Not Applicable, however customer feedback on services is a regular feature on mobile application/website.
