

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT

SECTION A: GENERAL DISCLOSURES

I. Details of the Listed Entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L74899DL1993GOI053677
2.	Name of the Listed Entity:	IFCI Limited
3.	Year of incorporation	1993
4.	Registered office address	IFCI Limited, IFCI Tower, 61 Nehru Place, New Delhi-110019
5.	Corporate address	IFCI Limited, IFCI Tower, 61 Nehru Place, New Delhi-110019
6.	E-mail:	complianceofficer@ifcilttd.com
7.	Telephone	011-41732000
8.	Website	www.ifcilttd.com
9.	Financial year for which reporting is being done	2024-25
10.	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited and BSE Limited
11.	Paid-up Capital	₹2694,31,43,310
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Smt. Priyanka Sharma, Company Secretary & Compliance Officer Phone: 011-41732000 Email: complianceofficer@ifcilttd.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).	Disclosure made in this report are on Standalone Basis
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.	Financing Activity	Interest Income, Dividend Income & Net gain on fair value changes of investments	67.37%

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

S. No.	Product/Service	NIC Code	% of Total Turnover contributed
1.	Financing Activity	64920	67.37%

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	NIL	04 Nos.	04 Nos.
International	NIL	NIL	NIL

19. Markets served by the entity

a. Number of locations

Locations	Number
National (No. of States)	04 (Mumbai, Delhi, Hyderabad and Kolkata)
International (No. of Countries)	NIL

b. What is the contribution of exports as a percentage of the total turnover of the entity? Not Applicable as IFCI is not involved in exports.

c. A brief on types of customers: Customers encompasses Corporates across the industries /sectors, engaged in infrastructure, manufacturing, services, real estate, agro-based and other diversified sectors. As on March 31, 2025, IFCI has 411 number of corporate borrowers.

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						
1.	Permanent (D)	116	77	66.38	39	33.62
2.	Other than Permanent (E)	23	19	82.61	4	17.39
3.	Total employees (D + E)	139	96	69.06	43	30.94
WORKERS						
4.	Permanent (F)	1	1	100.00	Nil	Nil
5.	Other than Permanent (G)	Nil	Nil	Nil	Nil	Nil
6.	Total workers (F + G)	1	1	100.00	Nil	Nil

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	1	Nil	Nil	1	100.00
2.	Other than Permanent (E)	Nil	Nil	Nil	Nil	Nil
3.	Total differently abled employees (D + E)	1	Nil	Nil	1	100.00
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	Nil	Nil	Nil	Nil	Nil
5.	Other than permanent (G)	Nil	Nil	Nil	Nil	Nil
6.	Total differently abled workers (F + G)	Nil	Nil	Nil	Nil	Nil

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	8	0	00.00
Key Management Personnel*	3	1	33.33

* Key Management Personnel includes the Managing Director & Chief Executive Officer, the Chief Financial Officer and the Company Secretary

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

	FY 2024 - 25 (Turnover rate in current FY)*			FY 2023 - 24 (Turnover rate in previous FY)*			FY 2022 - 23 (Turnover rate in the year prior to the previous FY)*		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	6.20%	6.98%	13.18%	5.00%	5.77%	10.77%	5.26%	5.45%	10.71%
Permanent Workers	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

*Voluntary separations (i.e. resignation, Voluntary retirements).

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/ Associates Companies/ Joint Ventures (A)	Indicate whether holding/Subsidiary/ Associate/Joint Venture	% of share held by listed entity	Does the entity indicated at column A, Participated in Business Responsibility Initiatives of listed entity in FY 2024-25 (Yes/No)
1.	Stock Holding Corporation of India Limited (SHCIL)	Subsidiary	52.86%	No
2.	StockHolding Document Management Services Ltd. (SDMSL)	Step Down Subsidiary	100% held by SHCIL	No
3.	StockHolding Services Ltd. (SSL)	Step Down Subsidiary	100% held by SHCIL	No
4.	StockHolding Securities IFSC Limited (SSIL)	Step Down Subsidiary	100% held by SHCIL	No
5.	IFCI Financial Services Ltd. (IFIN)	Subsidiary	94.78%	No
6.	IFIN Commodities Ltd. (ICOM)	Step Down Subsidiary	100% held by IFIN	No

S. No.	Name of the holding/Subsidiary/ Associates Companies/ Joint Ventures (A)	Indicate whether holding/Subsidiary/ Associate/Joint Venture	% of share held by listed entity	Does the entity indicated at column A, Participated in Business Responsibility Initiatives of listed entity in FY 2024-25 (Yes/No)
7.	IFIN Credit Limited (ICL)	Step Down Subsidiary	100% held by IFIN	No
8.	IFIN Security Finance Ltd. (ISFL)	Step Down Subsidiary	100% held by IFIN	No
9.	IFCI Infrastructure Development Ltd. (IIDL)	Subsidiary	100.00%	No
10.	IIDL Realtors Pvt. Ltd. (IRPL)	Step Down Subsidiary	100% held by IIDL	No
11.	IFCI Venture Capital Funds Ltd. (IVCF)	Subsidiary	98.59%	No
12.	IFCI Factors Ltd. (IFL)	Subsidiary	99.90%	No
13.	MPCON Ltd.	Subsidiary	79.72%	No
14.	KITCO	Associate	20.26%	No

VI CSR Details

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

(ii) Turnover (in ₹) ₹ 8,41,86,08,291.53

(iii) Net worth (in ₹) ₹ 17,35,57,84,524.45

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 redressal policy)	FY 2024-25			FY 2023-24		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Not Applicable	-	-	-	-	-	-
Investors (other than shareholders)	Yes https://www.ifcilttd.com/?q=en/content/fair-practices-code	365	-	-	3,910	-	-
Shareholders*		47	-	-	20	-	-
Employees and workers	https://www.ifcilttd.com/?q=en/content/policies	01	01	Pending grievance is under active consideration	05	02	Pending grievances are under active consideration
Customers	https://www.ifcilttd.com/2025/Citizen_Charter_Hindi_English_final_December_2024.pdf	-	-	-	-	-	-
Value Chain Partners	Not Applicable	-	-	-	-	-	-
Other (Please specify)	-	-	-	-	-	-	-

* Investors (other than shareholders) include Bondholders

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

Sl. No	Material Issue Identified	Indicate whether Risk or Opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implication of the risk or opportunity (Indicate positive or negative implication)
1.	Business Ethics and Governance	Opportunity	Aligning the business practices to the highest standards of ethics and governance helps the company in maintaining transparency and accountability. It also assists the company in making decisions that are responsible and ethical,	-	Positive Practicing ethical behavior leads to improved customer loyalty, thereby resulting in increased stakeholder's confidence. It also leads to cost savings as the company will not be at risk of running into financial

Sl. No	Material Issue Identified	Indicate whether Risk or Opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implication of the risk or opportunity (Indicate positive or negative implication)
			there by preventing corporate scandals and fraud.		loss due to unethical or irresponsible behavior.
2.	Compliance	Risk and Opportunity	<p>Risk</p> <p>The risk of compliance failure could lead to imposition of legal penalties, monetary fees and fines and reputational loss.</p> <p>Opportunity</p> <p>Complying with applicable rules and regulations maintains investor confidence and strengthens stakeholders trust, thereby helping in gaining reputational and financial benefits.</p>	The respective compliance officers regularly follow updates regarding the latest and updated legal rules and regulations and ensure compliance to these updates. A compliance certificate for the overall organization is placed to the Board on quarterly basis.	<p>Positive</p> <p>It leads to cost savings that otherwise might be incurred due to non-compliance. These costs include fines, penalties and legal fees.</p> <p>Negative</p> <p>Imposition of penalties/ fees / fines creates reputational risks.</p>
3.	Data Security	Risk and Opportunity	<p>Risk</p> <p>The risk to data security could lead to cyber security attacks and further data breaches that could compromise the safety of the company data.</p> <p>Opportunity</p> <p>Due to increasing dependence on data, maintaining data security provides the Company with a competitive advantage as well as an improved reputation. It may also result in saving of costs that could potentially be incurred due to issues linked to security breaches.</p>	Maintenance of a strong policy on data security helps in managing the risks associated with data security breaches	<p>Positive</p> <p>It helps to minimize risks and save potential risks linked to non-compliance with data security rules and regulations. Securing data will retain the company's sensitive data safe.</p>
4.	Transparency & Disclosures	Opportunity	<p>Disclosing both financial and non-financial aspects of the Company helps in building trust and credibility of the Company amongst its stakeholders.</p> <p>Maintaining transparency, especially on the non-financial details of the Company, including details on environmental, social and governance aspects, additionally enhances the reputation of the Company.</p>	-	<p>Positive</p> <p>It helps in increasing investor confidence, thereby attracting investments.</p>

Sl. No	Material Issue Identified	Indicate whether Risk or Opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implication of the risk or opportunity (Indicate positive or negative implication)
5.	Employee Welfare	Opportunity	Providing benefits to employees such as adequate remuneration, leaves, holidays and opportunities for skill development improves employee satisfaction and loyalty as well as helps in retaining existing and attracting new talent.	-	Positive Providing employee welfare will increase employee satisfaction, loyalty, productivity and retention, thereby helping Company to maintain the required work force and have a positive image. This reduces costs related to absenteeism and recruitment.
6.	Digitization	Opportunity	Rapid and ongoing digitalization of Operational processes aids transition to a paper-less processing cycle in its operations.	-	Positive It ensures cost saving and contributes to the Government's green initiatives.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements. **The National Guidelines on Responsible Business Conduct (NGRBC) were prescribed by the Ministry of Corporate Affairs (MCA), Government of India, in 2018. They are built over the National Voluntary Guidelines on the Social, Environmental and Economic Responsibilities of Business (NVEGs) released by the MCA in 2011. The NGRBC have been designed to guide businesses to perform beyond the requirements of regulatory compliance and contribute towards wider developmental goals including environmental and social.**

The NGRBC advocates for nine principles referred as P1-P9 as given below:

P1 Businesses should conduct and govern themselves with integrity and in a manner that is Ethical, Transparent and Accountable.

P2 Businesses should provide goods and services in a manner that is sustainable and safe.

P3 Businesses should respect and promote the well-being of all employees, including those in their value chains.

P4 Businesses should respect the interests of and be responsive to all its stakeholders.

P5 Businesses should respect and promote human rights.

P6 Businesses should respect and make efforts to protect and restore the environment.

P7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.

P8 Businesses should promote inclusive growth and equitable development.

P9 Businesses should engage with and provide value to their consumers in a responsible manner.

Disclosure Questions	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	N	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	-	Y	Y
c. Web Link of the Policies, if available	The links to the relevant Policies are mentioned at the end of this Report. Please refer Annexure-1.	Policy being an internal document is accessible to employees only.	The links to the relevant Policies are mentioned at the end of this Report. Please refer Annexure-1.	Policy being an internal document is accessible to employees only.	-	The links to the relevant Policies are mentioned at the end of this Report. Please refer Annexure-1.			
2. Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	-	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Y	Y	NA	Y	Y	Y	-	Y	Y
4. Name of the national and international codes/certifications/labels/ standards adopted by your entity and mapped to each principle.	-	-	-	-	-	-	-	-	-

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9									
Policy and management processes																		
5. Specific commitments, goals and targets set by the entity with defined timelines, if any	-	-	-	-	-	@	-	-	-									
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	NA	NA	NA	NA	NA	NA	NA	NA	NA									
Governance, leadership and oversight																		
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements <i>(listed entity has flexibility regarding the placement of this disclosure)</i> IFCI Ltd. is conscious of the environment, social well-being of the community and best governance practices while conducting its business. The Company strives to follow applicable directions/guidelines provided by the Government of India. Further, efforts are being made on the ESG front to contribute to the community either through CSR activities or supporting the GoI in the initiative made in this regard. It also provides employees and business associates with working conditions that are clean, safe, healthy and fair. To achieve these commitments, IFCI has a separate CSR Policy and Code of Conduct.																		
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Board on the recommendation of the Business Responsibility Reporting Committee of Directors																	
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, IFCI has a specified Committee of the Board for BRSR i.e. Business Responsibility Reporting Committee of Directors.																	
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 Company follows a well-established policy review process. All Company policies undergo periodic assessments or are reviewed on need basis. If necessary, revisions to policies and associated procedures are implemented to ensure ongoing effectiveness. The Committee of Directors / Board is then presented with these reviewed and, if applicable, revised policies for their consideration and approval.									Annual Review								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances																		
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.	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	No, however, the policies are reviewed and evaluated internally by the Board of IFCI on a regular basis.								

@ Benefits of Green Buildings:-

Green buildings can have tremendous benefits, both tangible and intangible. The most tangible benefits are the reduction in water & energy consumption. The operational savings through energy & water efficiency could range from 5 - 10 %. The consumer waste generated in the building can also be substantially reduced. Intangible benefits of green buildings include enhanced air quality, health & higher satisfaction levels of occupants. National Priorities Addressed in the Rating System:

- Water Conservation
- Handling of Consumer Waste
- Energy Efficiency
- Reduced Dependency on Virgin Materials
- Health and Well-being of Occupants.

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

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

(#) IFCI being a NBFC, this principle is not applicable or has limited applicability. Further, IFCI do not advocate public policy. However, the company strives to follow applicable directions/guidelines provided by Government of India.

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

ESSENTIAL INDICATORS

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

Segment	Total number of training and awareness programmes held	Topics/Principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	1	Regulatory Updates – Principle 1	100%
Key Managerial Personnel	6	- Director's Development Program - Technological / Digital initiative to prevent Banking Frauds, Preventive Vigilance, - Procurements of Goods And Services through GeM - NBFC –Compliance - Regulatory, Investment and Ease of Doing Business Reforms	100%
Employees other than BoD & KMPs	32	- POSH Awareness, - Public Procurement - Compliance for Banks, - Information Technology, SME Listing - Technological/Digital initiative to Prevent Banking Frauds - Finance Programme for Non-Finance Executives, - Effective Negotiation Skills for Business Performance, - Cultivating Ethical Governance and Cyber Resilience - Artificial Intelligence and Machine Learning For Business, Enhancing Organisational Compliance - Program on KYC, CDD & AML - Vigilance Session by CVO - Advance Ms Excel for Effective Analysis, - Preventive Vigilance, Cyber Security Awareness - ESG, Climate Change, and Building Future Ready Organizations - MS Excel, POSH Employee Awareness - GeM-Procurements of Goods and Services through GeM, - Implementation of Reservation Policy on SCs ,STs & OBCs, - Parliamentary Procedures, Questions and Assurance, Programme on Risk Management for NBFCs, - Regulatory, Investment and Ease of Doing Business Reforms.	89.93%
Workers	1	Fire Mock Drill	100%

Note: The trainings conducted on the said topics / Principle helped in sensitizing the employees towards business sustainability and responsibility by being more vigilant, ethical and accountable in their duties and responsibilities.

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

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/judicial institution	Amount (In INR)	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 institution	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/ No)
Imprisonment	-	-	-	-	-
Punishment	-	-	-	-	-

*Note: For the financial year 2024-25, NSE & BSE has imposed fine of ₹77,52,600/- for non-compliance with the provisions with respect to composition of the Board and various Board level committees as stipulated under Listing Regulations due to absence of requisite number of Independent Directors (including woman Independent Director) on the Board of the Company. It is pertinent to mention that the power to appoint Independent Directors vest with the Ministry administratively in-charge of the Company. The Company is in non-compliance of the Listing Regulations with respect to the composition of the Board and its Committees, which is beyond the control of the Company and its Board of Directors. Accordingly, IFCI has been requesting Ministry administratively in-charge for appointment of requisite number of Independent Directors (including woman independent director) on the Board of the Company.

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. **Not Applicable. The Company has requested the Stock Exchanges not to impose fine and/or take any action vide SEBI Master Circular dated November 11, 2024, against the company, as IFCI is a Government Company and the power to appoint Independent Directors vest with the Ministry administratively in-charge of the Company.**

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.

In order to guarantee fair dealing and transparency in its operations, the following preventive measures have been adopted by the Company

- (i) Fair practice code -The Guidelines for Fair Practice Code for IFCI is available on website of the Company at the link <http://www.ifciltld.com/?q=en/content/fair-practice-code>
- (ii) The Company is following procedures and norms of CVC regarding anti-corruption and anti-bribery and also the PIDPI Resolution (GoI Resolution on Public Interest Disclosure and Protection of Information) relating to complaints for disclosure on any allegation of corruption or misuse of office wherein CVC is Designated Agency.
- (iii) Apart from the above, IFCI has also adopted Whistle Blower Policy and the same is available on the link <https://www.ifciltld.com/?q=en/content/policies>
- (iv) With reference to award of contract, IFCI has Centralized Procurement Policy approved by Board of Directors of IFCI.

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 charges of bribery/corruption have been levied on the Company's Directors/KMPs/ employees/workers. Hence, there has been no need for disciplinary action.

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

No complaints were received regarding conflict of interest in 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, since no case has been reported.**

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format: **Considering the nature of the business of the entity, the above-mentioned point is Nil.**

9. Open-ness of business

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

Parameter	Metrics	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	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)	The outstanding investment as on March 31, 2025, in subsidiaries is ₹1524.27 crore, i.e. 43.85% of the total investment.	The outstanding investment as on March 31, 2024, in subsidiaries is ₹1546.41 crore, i.e. 39.29% of the total investment.

LEADERSHIP INDICATORS

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

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
Nil		

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, to effectively navigate these conflicts, a well-defined procedure envisaged under the Code of Conduct for Board members and senior management, is in place, which covers inter-alia the process of dealing with conflict of interests . Further, the Directors should abstain themselves from participating in discussions or decisions where a conflict of interest may exist. The Board of Directors and senior management are required to submit an annual declaration, affirming their commitment to abiding by the Code of Conduct.

The Code is available at <https://www.ifciltld.com/?q=en/content/code-conduct>.

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

ESSENTIAL INDICATORS

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

Nil, as the Company works in the financial services domain, the scope of Research & Development and Capital Expenditure for such technologies is limited.

2. a. Does the entity have procedures in place for sustainable sourcing?

Given the specific nature of our business operations, certain industry standards may not be applicable to our company. Nonetheless, the Company diligently adhere to the procurement guidelines established by the Government of India (GoI).

The Company has in place Centralised Procurement Policy of IFCI. The same was last reviewed in May 2025, in terms of latest policies and procedures with governing rules on the lines of (i) Manual on Procurement of Goods, (ii) Manual on Procurement of Works and (iii) Manual on Procurement of Consultancy & Other Services, wherein all the CVC guidelines on public procurement have been merged.

The Policy is available on the link <https://www.ifciltld.com/?q=en/content/policy-manual>

IFCI is availing services of Government E-Market Place (GeM) and CPP Portal (Central Public Procurement Portal) ensuring a streamlined and efficient sourcing process.

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

During the FY 2024–2025, out of total purchases 75.16% purchases of goods and services were made through Government E-Market Place (GeM).

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. **Due to the nature of business and operations, the Company has discontinued single use plastic based stationery items and crockery items for day to day use and small amount of paper and food waste is being disposed-off through authorised vendor.**
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 is not involved in the manufacturing or selling of tangible products.**

LEADERSHIP INDICATORS

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

IFCI being an NBFC, this principle is not applicable or has limited applicability. However, the Company strives to follow applicable directions/guidelines provided by Government of India.

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same. **Not Applicable**

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

Considering the nature of business and operations, the percentage of recycled or reused input material used by the Company is negligible.

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed: **Not Applicable, as IFCI is not into manufacturing of products.**

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category. **Not Applicable, in view of the nature of business and operations.**

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

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

Category	% of employees covered by										
	Total (A)	Health insurance*		Accident insurance**		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees (Officers)											
Male	77	77	100	77	100	Nil	Nil	77	100	77	100
Female	39	39	100	39	100	39	100	Nil	Nil	39	100
Total	116	116	100	116	100	39	33.62	77	66.38	116	100
*IFCI has its own Medical Scheme.											
**IFCI has Group Term Life Insurance Policy covering all permanent employees.											
Other than Permanent employees											
Male	19	0	0	0	0	Nil	Nil	0	0	19	100
Female	4	0	0	0	0	4	100	Nil	Nil	4	100
Total	23	0	0	0	0	4	17.39	0	0	23	100

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

Category	% of workers covered by (Workmen)										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent workers											
Male	1	1	100	1	100	Nil	Nil	1	100	1	100
Female	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	1	1	100	1	100	Nil	Nil	1	100	1	100
Other than Permanent workers											
Male	Not Applicable										
Female	Not Applicable										
Total	Not Applicable										

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Cost incurred on wellbeing measures as a % of total revenue of the company	0.02% (Group Term Life Insurance Policy)	0.04% (Group Term Life Insurance Policy)

Note:- Cost incurred on Group Term Life Insurance Police for employees of the Company.

2. Details of Retirement benefits, for Current Financial Year & previous Financial Years

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

3. Accessibility of workplaces

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

Yes, the premises / offices of IFCI Ltd. are accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016.

To suit the special needs of differently abled people, IFCI has created special facilities such as ramps, handrails, washroom and made other necessary changes as per requirements:-

1. **Ramp/Railing and Assembly Area:** - IFCI has a special facility of ramps, assembly area and rails for the differently abled person. The dedicated entrance and exit are clearly and easily accessible as there are no steps. In the premises ramp and rails are arranged which is beneficial to wheelchair users. Security people also assist them.
2. **Washroom:** - Spacious Washroom is available in IFCI Tower for Divyangjan. The same is clearly identifiable and accessible.
3. **Rest Room:** - There is a restroom on the ground floor lobby for the differently abled people where they can rest when they need it or feel tired.
4. **Lifts:** - The handrails, braille buttons and voice recognition facilities etc. are available in lifts for differently abled people. Both service lifts lands on each floor.

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, IFCI has an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016. The web link is: <https://www.ifcilt.com/2019/Equal%20Opportunity%20Policy%201.pdf>

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

Gender	Permanent employees		Permanent workers *	
	Return to work rate	Retention rate (%)	Return to work rate	Retention rate
Male	2	100	NA	NA
Female	3	100	NA	NA
Total	5	100	NA	NA

* No worker availed Parental Leave during the year

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

	Yes / No (If yes, the details of the mechanism in brief)
Permanent Workers	Yes, IFCI has a three stage Grievance Redressal Policy with a predefined scope with regard to employment conditions. Grievances are resolved as per the following structure: Stage I: Reporting Officer Stage II: Grievance Redressal Committee (HR Review Committee) Stage III: MD & CEO
Other than Permanent Workers	NA
Permanent Employees	Yes, IFCI has a three stage Grievance Redressal Policy with a predefined scope with regard to employment conditions. Grievances are resolved as per the following structure: Stage I: Reporting Officer Stage II: Grievance Redressal Committee Stage III: MD & CEO
Other than Permanent Employees	NA

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

8. Details of training given to employees and workers:

Category	FY 2024-25					FY 2023-24				
	Total (A)	On Health & Safety Measures		On Skill upgradations		Total (D)	On Health & Safety Measures		On Skill upgradations	
		No. (B)	%(B/A)	No. C	%(C/A)		No. (E)	%(E/D)	No. F	%(F/D)
Employees										
Male	77	Nil	Nil	66	85.71	84	Nil	Nil	60	71.43
Female	39	Nil	Nil	38	97.44	46	Nil	Nil	37	80.43
Total*	116	Nil	Nil	104	89.66	130	Nil	Nil	97	74.62
Workers										
Male	1	1	100	Nil	Nil	1	Nil	Nil	Nil	Nil
Female	0	Nil	Nil	Nil	Nil	0	Nil	Nil	Nil	Nil
Total	1	1	100	Nil	Nil	1	Nil	Nil	Nil	Nil

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

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. (B)	%(B/A)	Total (C)	No. (D)	%(D/C)
Employees (Officers)						
Male	77	37	48	84	84	100
Female	39	20	51	46	46	100
Total	116	57	49	130	130	100
Workers (Workmen)						
Male	1	1	100	1	1	100
Female	NIL	NIL	NIL	NIL	NIL	NIL
Total	1	1	100	1	1	100

Details of Performance and Career Development Reviews include all permanent employees which were under the purview of Annual Performance Appraisal Exercise at IFCI in the respective Financial Year. For FY 2024-25, review is being done for all the employees & workmen. The final ratings are crystallised after moderation.

10. Health and safety management system:

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

Yes, IFCI has implemented an Occupational Health and Safety Management System in compliance with the safety standards. All the safety equipments such as fire extinguishers, other firefighting systems, smoke detectors, alarm system are in place. Safety checks and safety assessments are done. Raising awareness and providing training through educational materials and sessions on health and safety topics are essential components of our workplace health and safety management.

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 entity does not generate any hazardous waste however, daily routine garbage is disposed of through AMC Service provider.**

c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N) **The entity does not generate any hazardous waste however, daily routine garbage is disposed of through AMC Service provider.**

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: **No such incidence was reported during the period.**

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

IFCI is committed to ensuring safe workplaces by preventing injuries and illnesses. Necessary safety equipment's are in place such as firefighting system and equipment, fire refuge area, Personal Protective Equipment, maintenance of lifts, emergency signages, emergency exit doors and lobby area. Mock drills are conducted annually. Medical Awareness session was organised, International Yoga Day is also celebrated. To facilitate recreation and a healthy lifestyle, a Gymnasium is also available for employees on the premises.

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

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

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	100% (Head Office and 4 Regional Offices) IFCI strives to keep the workplace environment healthy, safe and hygienic, upholding the dignity of the employees.
Working Conditions	-

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. **Nil safety incidents in fiscal year 2024-25.**

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**

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners. **Yes, while engaging with the value chain partners, the terms and conditions of contract/agreements provides payment of statutory dues.**

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

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

Yes, IFCI has an internal policy which provides for utilisation of the experience and expertise of retired official through engagement for fixed tenure.

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health & Safety practices	While engaging with value chain partners, IFCI ensures that all vendors follow safety practices in their offices, manufacturing processes and services.
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. **No negative impact from current safety practices and working conditions of different vendors.**

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.
No such process has been defined, however in view of the business activity of the listed company and being an NBFC, the categories of stakeholders are mentioned in point no 2 below.
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
Promoter	No	Emails, Letters, Personal visits, presentations	As and when required	Promoter being the Government, the engagement is approvals, permissions based.
Security holders (Equity and Bondholders)	No	Emails, SMS, Newspaper, Notices, Website etc	Event Based, Half Yearly, Quarterly and Annually	Repayments, Meetings updates, KYC related, grievance related
Clients (Advisory business)	No	Website, Emails, Personal visits, presentations	Event based	Work order/ Project related
Employees (Including retired employees)	No	Emails, Website, Intranet, Internal Meetings	Event based	Trainings, Work orders, Grievances etc.
Regulatory Authorities	No	Emails, Telephonically, Website etc	Quarterly, Event based	Compliance updates
Borrowers	No	Website, Emails, Personal visits	Monthly, Quarterly	Follow ups and Routine updates
Lenders	No	Website, Emails, Personal visits	Monthly, Quarterly, Event based	Follow ups, Routine updates

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.
At IFCI, we engage actively with stakeholders to effectively communicate our strategies and achievements. IFCI follows the Guidelines prescribed at regular intervals by the authorities, concerned Ministry w.r.t. Environmental and Social topics.
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. **Not Applicable**
3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.
IFCI is registered on GeM and the Company promotes procurement from MSMEs. Further, IFCI is also registered on TReDS. Payments are made timely to MSMEs.

PRINCIPLE 5: Business should respect and promote human rights.

ESSENTIAL INDICATORS

- Employees and workers who have been provided training on human rights issues and policy(ies) of the entity : Nil
- Details of minimum wages paid to employees and workers, in the following format:

Category	FY 2024-25 Current Financial Year					FY 2023-24 Previous Financial Year				
	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	77	Nil	Nil	77	100	98	Nil	Nil	98	100
Female	39	Nil	Nil	39	100	50	Nil	Nil	50	100
Other than Permanent										
Male	19	Nil	Nil	19	100	11	Nil	Nil	11	100
Female	4	Nil	Nil	4	100	1	Nil	Nil	1	100
Workers										
Permanent										
Male	1	Nil	Nil	1	100	1	Nil	Nil	1	100
Female	-	-	-	-	-	-	-	-	-	-
Other than Permanent										
Male	Nil	-	-	-	-	Nil	-	-	-	-
Female	Nil	-	-	-	-	Nil	-	-	-	-

- Details of remuneration/salary/wages
 - Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary/wages of respective category	Number	Median remuneration/ salary/wages of respective category
Board of Directors (BOD)	-	-	-	-
Key Managerial Personnel (includes MD and WTD)	3	46.36 Lakhs	1	40.90 Lakhs
Employees other than BOD and KMP	94	30.98 Lakhs (For Deputed , remuneration is paid by concerned organisation)	42	34.34 Lakhs
Workers	1	9.04 Lakhs	-	-

Note: Number of employees includes both permanent and contractual staff as on March 31, 2025 for calculation of remuneration.

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Gross wages paid to females as % of total wages	31.45%	30.71%

- Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issue caused or contributed to by the business? **No**
- Describe the internal mechanism in place to redress grievances related to human rights issues.
Employee Grievances are redressed through a Grievance Redressal System which has fairly wide scope to cover such issues pertaining to Human Rights.
- Number of Complaints on the following made by employees and workers:

	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	0	0	-	0	0	-
Discrimination at workplace	0	0	-	0	0	-
Child Labour	0	0	-	0	0	-
Forced Labour/Involuntary Labour	0	0	-	0	0	-
Wages	0	0	-	0	0	-
Other human rights related issues	0	0	-	0	0	-

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 during FY 2024-25 and previous year : Nil

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

The cases of complaints regarding Sexual Harassment are regulated by the provisions of The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013, which has built in safeguards against any adverse consequences to the complainant. Besides, IFCI also has Liaison Officers and Employee Association for SC/ST employees which cater to the issues raised by employees belonging to marginalised sections of society, including discrimination at workplace.

Pursuant to the Whistle Blower Policy of the Company, necessary mechanism has been put in place to provide protection to the complainant, wherever required. The Whistle Blower Policy is available at https://www.ifcilt.com/2025/Whistle%20Blower%20Policy_Vigil%20Mechanism.pdf.

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

10. Assessments for the year:

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

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

LEADERSHIP INDICATORS

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

Employee Grievances are redressed through a Grievance Redressal System which has fairly wide scope to cover such issues pertaining to Human Rights. Besides, IFCI has an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016, for ensuring protection of Rights of Persons with Disabilities.

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, IFCI is focused on creating an inclusive environment for everyone, including individuals with special needs, who are important members of our team and customer community. Our offices are designed to be accessible, with features like ramps, wheelchair-accessible restrooms and clear signage to ensure comfort and independence for all. We are always working on improving our inclusivity efforts because we believe that embracing diversity makes our Company stronger and enriches the lives of our stakeholders.**

4. Details on assessment of value chain partners: Nil

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	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
From renewable sources		
Total electricity consumption (A)	NIL	NIL
Total fuel consumption (B)	NIL	NIL
Energy consumption through other sources (C)	NIL	NIL
Total energy consumed from renewable sources (A+B+C)	NIL	NIL
From non-renewable sources		
Total electricity consumption (D)	7785.41 GJ	8212.75 GJ
Total fuel consumption (E)	5.7 GJ	2.95 GJ
Energy consumption through other sources (F)	Nil	NIL
Total energy consumed from non-renewable sources (D+E+F)	7791.10 GJ	8215.70 GJ
Total energy consumed (A+B+C+D+E+F)	7791.10 GJ	8215.70 GJ
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	11.45 GJ/Crore	9.78 GJ/Crore
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	233.90 GJ/Crore	198.42 GJ/Crore
Energy intensity in terms of physical output	-	-
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

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

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

Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	NIL	NIL
(ii) Groundwater	NIL	NIL
(iii) Third party water	360 KL	199 KL
(iv) Seawater / desalinated water	NIL	NIL
(v) Others	170 KL	169 KL (Drinking Water)
Total volume of water withdrawal (in kilolitres) (i+ii+iii+iv+v)	530 KL	368 KL
Total volume of water consumption (in kilolitres)	388* KL	248* KL
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	0.57 KL/Crore	0.295 KL/Crore
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	11.64 KL/Crore	11.56 KL/Crore
Water intensity in terms of physical output	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

*It is assumed that 73% of the water withdrawn is consumed and rest is discharged.

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

4. Provide the following details related to water discharged:

Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	-	-
- No treatment		
- With treatment – please specify level of treatment		
(ii) To Groundwater	-	-
- No treatment		
- With treatment – please specify level of treatment		
(iii) To Seawater	-	-
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third-parties	-	-
- No treatment		
- With treatment – please specify level of treatment		
(v) Others (Sewage Discharge)	142 KL	91 KL
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)	142KL	91KL

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. **Not Applicable**
6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format: **Not Applicable as IFCI is not a manufacturing company.**

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

Parameter	Unit	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
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)	Metric tonnes of CO ₂ equivalent	1548.431	1633.425
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)	Metric tonnes of CO ₂ equivalent	5.283	6.073
Total Scope 1 and Scope 2 emissions per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Per crore of Consolidated Total Revenue from Operations	0.0000023	0.0000020
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Per crore of Consolidated Total Revenue from Operations adjusted for PPP	0.0000047	0.0000040
Total Scope 1 and Scope 2 emission intensity in terms of physical output		Not Applicable	Not Applicable
Total Scope 1 and Scope 2 emission intensity (optional)-the relevant metric may be selected by the entity.		-	-

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

9. Provide details related to waste management by the entity, for FY 2024-25 and previous financial year : **The entity does not generate any hazardous waste however; daily routine garbage disposed of through AMC Service provider.**

10. Briefly describe the waste management practices adopted in your establishment. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practice adopted to manage such waste. **The entity does not generate any hazardous waste however; daily routine garbage disposed of through AMC Service provider.**

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.
Not Applicable			

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

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.
Not Applicable			

13. Is the entity compliant with the applicable environment 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-compliance, 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
Yes, IFCI complies with all applicable environmental regulations in respect of its premises and operations.				

LEADERSHIP INDICATORS

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

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

- Name of the area
- Nature of operations
- Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	Not Applicable	
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover <i>(Water consumed / turnover)</i>		
Water intensity <i>(optional)</i> – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water	Not Applicable	
- No treatment		
- With treatment – please specify level of treatment		
(ii) Into Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) Into Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		

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

2. Please provide details of total Scope 3 emissions & its intensity, for the FY 2024-25 and previous financial year :

Parameter	Unit	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Total Scope 3 emissions (Break-up of the GHG into CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃, if available)	Metric tonnes of CO₂ equivalent	Nil	
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emission intensity (optional)– the relevant metric may be selected by the entity			

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

3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities. **Not Applicable**

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions/ effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format: **Not Applicable**
5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/web link.
Yes, IFCI has Board-approved Business Continuity Policy in place. The Oracle database and CIIS applications are hosted on Oracle Cloud Infrastructure (OCI), with the Disaster Recovery (DR) site maintained on-premises at the IFCI Data Center, 10th Floor, Head Office, New Delhi. The e-Office solution is hosted on Oracle Cloud, with the primary data center located in Mumbai and the DR site established in Hyderabad. Disaster Recovery (DR) drills are conducted semi-annually in compliance with regulatory requirements.
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. **Nil**
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: **Nil**
 - 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 holds membership of two (2) trade and industry chambers/ 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.

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/associations (State/National)
1.	Indian Banks Association	National
2.	Indian Institute of Banking and Finance	National

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

LEADERSHIP INDICATORS

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

PRINCIPLE 8: Businesses should promote inclusive growth and equitable development.

Essential Indicators

1. Details of Social Impact Assessment (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year. **Nil**
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. **In line with the Government's initiative for enhancing transparency and efficiency in grievance management, IFCI has made a significant advancement by integrating its Public Grievance Redressal Cell with the Centralized Public Grievance Redress and Monitoring System (CPGRAMS). This comprehensive national platform, which is managed by the Department of Administrative Reforms & Public Grievances (DARPG), serves as a centralized hub for lodging and resolving grievances across multiple sectors. Through CPGRAMS, citizens have the opportunity to file complaints regarding various public services, including those directly addressed in accordance with established national standards and within defined timelines, reflecting a commitment to timely and effective resolution. Additionally, a 'Service Request Portal'—a dedicated grievance redressal portal has been developed in-house by IFCI. All relevant contact details including email IDs, helpline numbers, postal address, and the link to access the Service Request Portal are prominently available on IFCI's official website.**
4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Directly sourced from MSMEs/small producers	9.76%	0.96%
Directly from within India	100%	100%

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

Location	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Rural	0	0
Semi-urban	0	0
Urban	0	0
Metropolitan	100%	100%

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

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): **No project was required to be assessed for their impact during the year under the regulatory requirement.**
- Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies: **Nil**
- Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No): **Yes. IFCI has a Centralized Procurement Policy duly approved by Board of Directors.**
 - From which marginalized /vulnerable groups do you procure?
IFCI procures from following marginalized/ vulnerable groups: MSME Enterprises
 - What percentage of total procurement (by value) does it constitute? **9.76%**
- 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: **Nil as IFCI is not involved in intellectual properties owned or acquired by the company based on traditional knowledge.**
- Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved. **Nil**
- Details of beneficiaries of CSR Projects: **Nil**

PRINCIPLE 9: Businesses should engage with and provide value to their consumer in a responsible manner.

ESSENTIAL INDICATORS

- Describe the mechanism in place to receive and respond to consumer complaints and feedback.
Resolution of investors' queries/ complaints/ grievances is given top most priority & attention by IFCI.
The Company has appointed Registrar & Transfer Agents (R&TAs), for efficient redressal of investor complaints/grievances. Also, certain queries are directly redressed by the concerned department of the Company.
Investor queries, complaints, and grievances are received by IFCI through various channels, both offline and online. Investors may directly approach IFCI using multiple options such as emails, helpline numbers, postal letters, or through the 'Service Request Portal'—a dedicated grievance redressal portal developed in-house by IFCI. All relevant contact details including email IDs, helpline numbers, postal address, and the link to access the Service Request Portal are prominently available on IFCI's official website.
Queries or complaints received through email are generally responded to via email itself. In cases where a resolution requires additional time, an interim reply is also sent to the investor as a gesture of transparency and investor-friendliness.
Additionally, investors may raise their concerns through external grievance redressal platforms such as SEBI's SCORES, the Centralized Public Grievance Redress and Monitoring System (CPGRAMS), and the RBI's Complaint Management System (CMS). Complaints received on these platforms are accessed and responded to by IFCI, and interim replies and/or action taken reports are submitted in coordination with the Registrar and Transfer Agents (R&TAs)
In respect of bonds which are being serviced in-house at IFCI, all the complaints/grievances are replied by IFCI directly to investors.
To ensure ease of access for investors, contact details of all R&TAs are also made available on IFCI's website.
It is ensured that all investor grievances are resolved in a timely, transparent, and effective manner.
Multiple initiatives have been taken by IFCI in order to reduce the investor grievances including streamlining and simplifying the procedure to redress the investor complaints. Following steps are now in place to reduce investor grievances including proactive steps like updation of KYC, sending Buyback Intimation Form, sending details of unpaid/unclaimed amount, provision of online portal, offline request and request through email, simplification of processes and providing helpdesk at IFCI office.

Besides, investors' grievances and requests are also received on:

- IFCI website through *Bondholders section*
- Email ID complianceofficer@ifcilt.com
- Email ID bondscomplianceofficer@ifcilt.com
- Email ID infrabonds@ifcilt.com for Infra Bonds
- Email ID tier2bonds@ifcilt.com for Subordinate Bonds
- Email ID ifcipublicissue@ifcilt.com for Public issue of Bonds
- Email ID ppbonds@ifcilt.com for Private placement bonds

To have better control on the resolution of investor complaints/grievances, the Investor Grievance Redressal Mechanism at IFCI Ltd. is closely monitored through structured monthly and quarterly reporting. Further, a monthly report, prepared as per the prescribed format of Department of Financial Services, is submitted to the top management, detailing the nature, status, turnaround time, and resolution of grievances. Additionally, a comprehensive quarterly report is presented to the Stakeholders' Relationship Committee (SRC) in compliance with SEBI (LODR) Regulations, covering category-wise data, unresolved issues, root cause analysis, and initiatives for reducing grievances. These reports, compiled on the basis of information received by the Registrar and Transfer Agent (RTA), aim to ensure timely redressal, adherence to timelines, and continuous improvement in investor service standards.

Some of the common grievances received from Investors' are as below:

- a. Correction of mistakes in security certificates
 - b. Issue of duplicate security certificate
 - c. Rematerialisation & Dematerialisation of securities
 - d. Transmission
 - e. Splitting
 - f. Updation of bank A/c, address, email ids
 - g. Corporate actions for bonds in lock-in period
 - h. Revalidation of warrants/ payment of unpaid amount
 - i. Status of Dividend/Shares/Amount transferred to IEPF.
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 Safe and responsible usage	Not Applicable
100%	
Safe and responsible usage	
Recycling and/or safe disposal	

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

	FY 2024-25 (Current Financial Year)		Remarks	FY 2023-24 (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		
Advertising						
Cyber-security						
Delivery of essential services						
Restrictive Trade Practices						
Unfair Trade Practices						
Other						

4. Details of instance 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 the web-link of the policy.
Yes, IFCI has a IS and Cyber Security policy in place, the policy is reviewed annually. The policy is an internal document.
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 customer; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services. **Nil**
7. Provide the following information relating to data breaches: **Nil**
- a. Number of instances of data breaches
 - b. Percentage of data breaches involving personally identifiable information of customers
 - c. Impact, if any, of the data breaches

LEADERSHIP INDICATORS

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).
IFCI offers variety of financial products/services. The financial products offered by the IFCI are available at the website of the Company and can be accessed at <https://www.ifcilt.com/?q=en/content/financial-products>.
2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.
The Company's website containing relevant details is updated on real time basis.
3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.
Any risk of disruption/discontinuation of essential services is communicated via IFCI's website.
4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)
Yes. The Company being an NBFC offers various financial products, therefore it is ensured that adequate disclosures of all its financial products offered are made to its borrowers and to its investors through the Company's website at <https://www.ifcilt.com/?q=en/content/financial-products>.

Annexure -1 to Business Responsibility Report

The links of relevant policies approved by the Board of Directors of the Company are given below: -

Name of the Policy	Web-link
Fair Practice Code	https://www.ifcilt.com/?q=en/content/fair-practices-code
Code of Conduct	https://www.ifcilt.com/?q=en/content/code-conduct
Whistle Blower / Vigil Mechanism	https://www.ifcilt.com/?q=en/content/whistle-blower-policy
CSR Policy	https://www.ifcilt.com/?q=en/content/our-csr-policy
Human Rights Policy	https://www.ifcilt.com/2025/Human%20Rights%20Policy.pdf

The other policies are internal documents and accessible only to employees of the organization.