



BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT

SECTION A: GENERAL DISCLOSURES

I. DETAILS OF LISTED ENTITY

1. Corporate Identity Number (CIN) of the Listed Company	L74900MH2009PLC231660
2. Name of the Listed Company	Abans Financial Services Limited (Formerly known as Abans Holdings Limited)
3. Year of Incorporation	2009
4. Registered Office Address	13A/B/C, 1 st Floor, Mittal Chambers, Barrister Rajni Patel Marg, Nariman Point, Mumbai - 400021
5. Corporate Address	25, 2 nd Floor, Mittal Chambers, Barrister Rajni Patel Marg, Nariman Point, Mumbai – 400021
6. Email Address	compliance@abansfinserv.com
7. Telephone	022 6179 0000
8. Website	www.abansfinserv.com/
9. Financial year for which reporting is being done	2025-26
10. Name of the Stock Exchanges where shares are listed	BSE Limited and National Stock Exchange of India Limited
11. Paid-up Capital	Rs.10,13,17,680 (as on March 31, 2026)
12. Name of the Person for queries regarding the BRSR report)	Ms. Bhargavi Halapeti Company Secretary & Compliance Officer
Telephone	022 6179 0000
Email address	compliance@abansfinserv.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).	The disclosures under this report are made on consolidated basis for Abans Financial Services Limited and all its Subsidiaries. Subsidiaries and associate companies in the reporting boundary are as covered in Section A-23.
14. Name of assurance provider	Not Applicable for this financial year
15. Type of assurance obtained	

II. PRODUCTS/SERVICES

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

Sr. No.	Description of Main Activity	Description of Business Activity	% of turnover of the Company
1.	Financial Services	Fee based Investment Services Principal Investment & Treasury Lending & Credit Solutions Others	100%

17. Products/Services sold by the Company (accounting for 90% of the turnover)

Sr. No.	Product/Service	NIC Code	% of total turnover contributed
1.	Activities of asset management including portfolio management, on a fee or contract basis	663003	100%
2.	Dealing in financial markets on behalf of others, including stock broking, securities brokerage, and brokerage of investment funds shares	661201	
3.	Administration of Commodity contracts exchanges, futures commodity contracts exchanges, securities exchanges, stock exchanges, and stock or commodity options exchanges.	661101	
4.	Other financial service activities n.e.c., except insurance and pension funding activities	64999	

III. OPERATIONS

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

Location	Number of plants	Number of offices	Total
National	Not Applicable	13	13
International	Not Applicable	4	4

19. Markets served by the Company

a. Number of locations

Locations	Total
National (No. of States)	7
International (No. of Countries)	3

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

0.04%

c. Types of customers

The Company offers a comprehensive range of financial services viz. wealth and asset management services including financial asset distribution, broking, lending, credit, investment solutions, asset and portfolio management, treasury operations and allied activities. Further, the group is engaged in general trading of commodities, securities and derivative contracts on recognised stock exchanges in India as well as globally.

IV. EMPLOYEES

20. Details as at the end of Financial Year

a. Employees and workers (including differently abled)

Sr. No.	Particulars	Total (A)	Male		Female		Others	
			No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)
EMPLOYEES								
1.	Permanent (E)	177	150	84.75%	27	15.25%	-	-
2.	Other than Permanent (F)	-	-	-	-	-	-	-
3.	Total employees (E+F)	177	150	84.75%	27	15.25%	-	-
WORKERS								
4.	Permanent (G)							
5.	Other than Permanent (H)							
6.	Total workers (G+H)							

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

b. Differently abled Employees and workers

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

**21. Participation/Inclusion/Representation of Women**

	Total (A)	No. and percentage of Females	
		No. (B)	% (B/A)
Board of Directors	29	03	10.34%
Key Management Personnel	08	01	12.5%

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

	FY 2025 -2026 (Turnover rate in current FY)			FY 2024 -2025 (Turnover rate in previous FY)			FY 2023 -2024 (Turnover rate in the FY prior to previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	21.3%	35.3%	24.0%	16%	25%	17.70%	10.2%	28.6%	13.7%
Permanent Workers	-	-	-	-	-	-	-	-	-

V. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)**23. Name of holding/subsidiary/associate companies/joint ventures**

Sr. No.	Name of the holding/ subsidiary/associate companies/joint ventures (A)	Indicate whether Holding/Subsidiary/ Associate/Joint Venture	% of shares held by the Company*	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the Company (Yes/No)
1.	Abans Finance Private Limited	Subsidiary	93.97	Yes
2.	Abans Agri Warehousing & Logistics Private Limited	Wholly-owned Subsidiary	100	Yes
3.	Abans Investment Managers Limited (Formerly known as Abans Investment Managers Private Limited)	Subsidiary	91.65	Yes
4.	Abans Capital Private Limited	Subsidiary	92.04	Yes
5.	Corporate Avenue Services Limited	Step-down Subsidiary	93.97	Yes
6.	Clamant Broking Services Private Limited	Step-down Subsidiary	92.04	Yes
7.	Abans Broking Services Private Limited	Step-down Subsidiary	92.04	Yes
8.	Abans Securities Private Limited	Step-down Subsidiary	92.04	Yes
9.	Abans Commodities (I) Private Limited	Step-down Subsidiary	92.04	Yes
10.	Abans Investment Manager Mauritius	Step-down Subsidiary	92.04	Yes
11.	Abans Global Broking (IFSC) Private Limited	Step-down Subsidiary	92.04	Yes
12.	Abans Capital Strategies Limited ^{\$}	Step-down Subsidiary	92.04	Yes
13.	Abans Middle East FZCO(Formerly known as Abans Middle East DMCC)	Step-down Subsidiary	92.04	Yes
14.	Abans Global Limited	Step-down Subsidiary	92.04	Yes
15.	Caspian HK Trading Limited [#]	Step-down Subsidiary	91.77	Yes

^{\$} Abans Capital Strategies Limited was incorporated on October 02, 2025.

[#] W.e.f April 03, 2025, Caspian HK Trading Limited has been de-registered and dissolved in compliance with the relevant laws of Hong Kong.

*Reflects the effective shareholding percentage.

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

Yes

- Turnover (in Rs.): 13,91,27,294/- (on standalone basis)
- Net worth (in Rs.): 1,71,10,80,415/- (on standalone basis)

VII. TRANSPARENCY AND DISCLOSURE COMPLIANCES

25. Complaints/Grievances on any of the principles (Principle 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 2025-26 Current Financial Year			FY 2024-25 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	No	NIL	NIL	NA	NIL	NIL	NA
Investors (other than shareholders)	No	NIL	NIL	NA	NIL	NIL	NA
Shareholders	Shareholder grievances and complaints are addressed through SEBI's centralized platforms, namely SCORES (SEBI Complaints Redress System) and the SMART ODR system, which facilitate online lodging and time-bound resolution of investor complaints. These platforms can be accessed at: - SCORES: https://scores.sebi.gov.in - SMART ODR: https://smartodr.in Further, Purva Share Registry (India) Private Limited, acting as the Company's Registrar and Share Transfer Agent, handles routine shareholder service requests, including matters relating to transfers, transmissions, dematerialisation, and other investor-related queries. This platform can be accessed at: www.purvashare.com	NIL	NIL	NA	1	NIL	NA
Employees and workers	Yes, The Company has established a Vigil Mechanism in accordance with applicable regulatory requirements, which includes a Whistle Blower Policy to enable directors and employees to report genuine concerns, unethical behaviour, actual or suspected fraud, or violation of the Company's code of conduct. The mechanism provides adequate safeguards against victimisation and ensures confidentiality of the complainant. The Company encourages reporting through multiple channels, including email and written communication, and ensures that all concerns are addressed in a fair, transparent, and timely manner. The details of the Vigil Mechanism and Whistle Blower Policy are available at the following web link: www.abansfinserv.com/Vigil Mechanism & Whistle Blower Policy	NIL	NIL	NA	NIL	NIL	NA
Customers	NA	NIL	NIL	NA	NIL	NIL	NA
Value Chain Partners	No	NIL	NIL	NA	NIL	NIL	NA
Other	-	-	-	-	-	-	-



26. Overview of the Company's material responsible business conduct and sustainability issues

Sr. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
	Customer Protection & Fair Conduct	Risk	Fair treatment of customers is central to the Company's conduct as a financial services provider. Unfair practices, poor disclosure or weak complaint handling create conduct, legal and reputational risk and erode customer trust. Growing regulatory focus on consumer protection makes this a material issue.	The Company follows fair-treatment principles, provides clear and transparent disclosures on its products, and operates a structured grievance-redressal mechanism with defined turnaround times. Complaint trends are reviewed and used to improve products and service.	Negative: Poor conduct can lead to regulatory penalties, customer complaints, litigation and loss of trust. Positive: Fair conduct supports customer retention, repeat business and a stronger reputation.
	Financial Crime, AML & Anti-Bribery	Risk	As a regulated financial entity, the Company is exposed to money-laundering, terrorist-financing, sanctions, fraud and bribery risk. Failure to prevent financial crime carries compliance, legal and operational consequences and can attract regulatory and criminal action.	The Company maintains an AML / KYC framework covering customer due diligence, transaction monitoring, sanctions screening and reporting of suspicious transactions, supported by a zero-tolerance anti-bribery and anti-corruption stance and periodic staff training.	Negative: Lapses can result in fines, criminal liability, licence restrictions and reputational damage. Positive: Robust controls protect the Company's licence, reputation and financial position.
	Data Privacy & Cyber Resilience	Risk	The Company handles sensitive customer and financial data. As operations digitise, exposure to cyber-attacks, data breaches and privacy violations rises, carrying technology and operational risk and regulatory consequences, including under the DPDP Act.	The Company maintains a cyber-security and data-protection framework with access controls, encryption, network monitoring, periodic testing, employee awareness and an incident-response plan, aligned to applicable privacy law.	Negative: A breach can cause business interruption, regulatory action, litigation and customer attrition. Positive: Strong controls safeguard data, uptime and stakeholder trust, protecting brand reputation.
	Third-Party & Outsourcing Risk	Risk	The Company relies on third parties and outsourced providers, including technology vendors. Weak oversight creates operational and resilience risk, as failures or breaches at critical vendors can disrupt services and cause regulatory breaches.	The Company applies due diligence, contractual controls and periodic performance and risk review of key third parties and maintains business-continuity arrangements for critical services.	Negative: Vendor failures can cause service disruption, regulatory breaches and cyber incidents. Positive: Structured oversight and continuity planning improve resilience and reliability of service.

Sr. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
	Product Governance & Responsible Selling	Risk	Offering suitable, well-designed products and avoiding misselling is essential to fair customer outcomes and to the Company's conduct standing. Weak product governance creates conduct and legal risk, including mis-selling claims and customer harm.	The Company applies suitability and product-governance checks across the product lifecycle, trains staff on ethical sales practices, and reviews products and sales conduct to ensure they meet customer needs.	Negative: Misselling can lead to remediation costs, claims and customer harm. Positive: Sound product governance protects customer trust and reduces liability.
	Diversity, Equity & Inclusion	Opportunity	A diverse, equitable and inclusive workforce strengthens decision-making, innovation and talent retention. Weak practices create human-capital and reputational risk, including retention challenges and discrimination concerns.	The Company follows an equal-opportunity policy and promotes fair, inclusive hiring and workplace practices and a respectful work environment, supported by relevant policies and grievance channels.	Positive: A strong inclusion culture supports talent retention, engagement and reputation. Negative: Weak practices can lead to retention challenges, discrimination claims and governance concerns.
	Employee Conduct & Risk Culture	Risk	A strong risk culture and high conduct standards among employees underpin sound risk management. Weak culture or misconduct creates operational and conduct risk, including fraud and regulatory intervention.	The Company sets clear expectations through its Code of Conduct, promotes tone from the top, operates a whistle-blower / vigil mechanism, and reinforces accountability through training and performance management.	Negative: Poor conduct and culture can lead to fraud, misconduct and regulatory intervention. Positive: A strong culture supports sound risk management and organisational stability.
	Business Ethics & Tax Transparency	Opportunity	Transparent tax practices and high ethical standards support the Company's governance and reputation. Opaque or aggressive practices create governance and reputational risk and can attract regulatory scrutiny and stakeholder criticism.	The Company maintains responsible tax practices, complies with applicable tax laws, and upholds ethical standards in its dealings, supported by governance oversight.	Positive: Transparency and ethics build stakeholder confidence and support access to capital. Negative: Opaque practices can invite regulatory scrutiny and stakeholder criticism.

**SECTION B: MANAGEMENT AND PROCESS DISCLOSURES**

The National Guidelines on Responsible Business Conduct (NGRBC), as prescribed by the Ministry of Corporate Affairs, outline nine core principles (P1 to P9) that serve as a framework for businesses to operate in a responsible, ethical, and sustainable manner.

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	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
1. a. Whether the Company's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	N	Y	Y	Y	N	N	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	N.A.	Y	Y	Y	N.A.	N.A.	Y	Y
c. Weblink of the policies, if available	Employee-specific policies are accessible exclusively to employees through the internal HR portal and are not available in the public domain. Other Company policies are hosted on the Company's website available at www.abansfinserv.com/corporate-policies								
2. Whether the Company has translated the policy into procedures. (Yes/No)	Y	N.A.	Y	Y	Y	N.A.	N.A.	Y	Y
3. Do the enlisted policies extend to the Company's value chain partners? (Yes/No)	Y	N.A.	Y	Y	Y	N.A.	N.A.	Y	Y
4. Name of the national and international codes/certifications/ labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by the Company and mapped to each principle.	NIL								
5. Specific commitments, goals and targets set by the Company with defined timelines, if any.	The Company is dedicated to limiting its ecological footprint and reducing emissions over time, while also encouraging workplace diversity through fair and merit-based recruitment. Efforts are centered on digitization to cut down paper use, optimizing energy consumption, and increasing diversity within the organization. Detailed targets with timelines are expected to be established progressively.								
6. Performance of the Company against the specific commitments, goals and targets along with reasons, in case the same are not met.	The Company views contributing to societal well-being as an integral fiduciary responsibility. It is committed to maintaining a diverse and inclusive work environment, free from discrimination of any kind, including on the basis of gender, caste, race, religion, disability, marital status, or other attributes. Hiring practices are guided solely by merit and competency. In line with its environmental objectives, the Company has adopted digital processes to reduce paper usage and continues to promote awareness regarding waste minimization.								

Governance, leadership and oversight

7. Statement by Director, responsible for the Business Responsibility Sustainability Report, highlighting ESG related challenges, targets and achievements.

Driving Sustainability at the Core

Embedding responsible practices into everyday operations.

Abans Financial Services remains firmly dedicated to responsible and sustainable business practices and continues to engage proactively with its stakeholders to address key ESG priorities. During the year, the Company implemented several meaningful initiatives, including strengthening its Code of Conduct, reinforcing ethical business standards, and promoting a strong risk-aware culture. These efforts reflect its ongoing commitment to embedding sustainability across its operations.

Resilience in a Dynamic Landscape

Strength and stability amid evolving global challenges.

Notwithstanding global geopolitical uncertainties, the Company remains optimistic about its growth trajectory, supported by a resilient business model and a continued emphasis on innovation. Its robust operational performance during the year highlights this confidence.

Shaping the Future of Responsible Finance

Delivering sustainable solutions with long-term impact.

Abans Financial Services aims to establish itself as a responsible, integrated solutions provider for customers seeking reliable and sustainable financial services, while continuing to navigate challenges and build strategic collaborations for long-term value creation.

8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies).
- | | |
|---------------------------|------------------------------|
| Name of highest authority | Mr. Abhishek Bansal |
| Designation | Chairman & Managing Director |
| DIN | 01445730 |
| Category | Promoter |
9. Does the Company have a specified Committee of the Board/Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.
- | | |
|---------------------------|---|
| Name of highest authority | Mr. Chintan Mehta |
| Designation | Whole-Time Director & Chief Executive Officer |
| DIN | 10375218 |
- Email Id: compliance@abansfinserv.com
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 periodically reviews its performance against the applicable policies to ensure effective implementation. Internal assessments and monitoring mechanisms are in place to evaluate compliance with these policies. In case of any gaps or areas of improvement identified, appropriate corrective actions are undertaken in a timely manner.									Policies are regularly reviewed based on regulatory changes and industry recommendations.								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	The Company complies with all applicable statutory requirements related to the principles and takes appropriate measures to address any instances of non-compliance.									Quarterly								



	P1	P2	P3	P4	P5	P6	P7	P8	P9
11. Has the entity carried out independent assessment /evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency.									
The policies are reviewed internally by senior management.									

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 Principle material to its business (Yes/No)	N.A.	Y	N.A.	N.A.	N.A.	N.A.	Y	N.A.	N.A.
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
The entity does not have the financial or/human and technical resources available for the task (Yes/No)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
It is planned to be done in the next financial year (Yes/No)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Any other reason (please specify)	N.A.	The Company does not manufacture, process, package, label or distribute any physical goods. The core elements of Principle 2 - sustainable sourcing of raw materials, product design and life-cycle assessment, safety of products in use, recovery, recycling and reuse of products at end of life, and extended producer responsibility — therefore do not arise in the Company's business model.	N.A.	N.A.	N.A.	The Company's operations are conducted from leased commercial office premises and do not involve any manufacturing process, industrial effluent, process emission, generation of hazardous waste, or abstraction of groundwater. The Company's environmental footprint is accordingly limited to purchased electricity, water drawn from municipal supply and office and electronic waste, the handling of which is substantially controlled by the facility management arrangements of the premises occupied by it. The Company nevertheless monitors its electricity and water consumption and its waste generation, reports the same under the essential indicators of Principle 6, and complies with the disclosure requirement on conservation of energy under Section 134(3) (m) of the Companies Act, 2013 read with Rule 8(3) of the Companies (Accounts) Rules, 2014.	The Company does not engage in lobbying or in any activity directed at influencing public or regulatory policy, whether directly or through any agency, consultant or intermediary retained for that purpose. Its interaction with regulators is confined to statutory filings and returns, responses to regulatory queries and inspections, applications for registrations and approvals, and, where invited, responses to public consultation papers issued by the Securities and Exchange Board of India, the Reserve Bank of India, the Ministry of Corporate Affairs and the stock exchanges — participation in such consultations being open to all stakeholders and conducted on a transparent, on-record basis.	N.A.	N.A.

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 INDICATOR

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	Familiarization session on regulatory requirements relating to Related Party Transactions (RPT) and applicable NFRA circulars, enhancing regulatory awareness and strengthening governance and compliance oversight.	100%
Key Managerial Personnel	2	- KMP Governance & Corporate Compliance Training & Roles - Responsibilities of Key Managerial Personnel	100%
Employees other than Board of Directors and KMPs	3	- Code of Conduct - Awareness and training programme for responsibilities as per SEBI PIT Regulations - POSH - Corporate governance & its amendments These trainings have raised awareness on ethics, appropriate workplace conduct, and good governance practices. As a result, employees have understood laws, policies, and standards and a compliant, equitable culture has been developed. Overall, the trainings led to more transparent, and accountable operations across the company.	67.79%
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:

(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)

a. Monetary					
Type	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine			NIL		
Settlement					
Compounding fee					
b. Non-Monetary					
Type	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)	
Imprisonment			NIL		
Punishment					



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

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
Not Applicable	

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

No.

While the Company has not adopted a standalone Anti-Bribery and Anti-Corruption (ABAC) Policy, it remains firmly committed to upholding the highest standards of ethical conduct and maintains a strict zero-tolerance approach towards bribery and corruption in any form.

The principles of integrity, transparency, and ethical conduct are embedded within the Company's governance framework, including the Code of Conduct for Directors and Key Managerial Personnel of Abans Financial Services Limited ("AFSL") and other internal policies and procedures. These frameworks provide guidance on acceptable business practices and incorporate controls to prevent, detect, and address unethical conduct, including bribery and corruption.

The Company ensures compliance with applicable laws and regulations and promotes accountability across all its operations. Robust monitoring and control mechanisms are in place, supported by clearly defined disciplinary measures for any instances of non-compliance.

Employees and associated stakeholders are encouraged to report any concerns or suspected violations, which are promptly reviewed by the management and addressed in an appropriate and timely manner.

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

Case Details	FY 2025-26	FY 2024-25
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	NIL	NIL
Workers	Not Applicable	Not Applicable

6. Details of complaints with regard to conflict of interest

Particulars	FY 2025-26		FY 2024-25	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	NIL		NIL	
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 conflict of interest.

Not Applicable

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

Case details	FY 2025-26	FY 2024-25
Number of days of accounts payables	1	6

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	FY 2024-25
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NIL	
	b. Number of trading houses where purchases are made from		
	c. Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers / distributors as % of total sales		
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors		
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	38.07%	39.42%
	b. Sales (Sales to related parties / Total Sales)	8.71%	19.49%
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	76.00%	66.14%
	d. Investments (Investments in related parties / Total Investments made)	1.22%	1.15%

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
---	--	--

Not Applicable

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

Yes.

The Company has established adequate processes to identify, prevent, and manage conflicts of interest involving members of the Board and Senior Management. The Company has adopted a Code of Conduct for Directors and Senior Management, which lays down principles to avoid any conflict between personal interests and the interests of the Company, ensuring objective and unbiased discharge of duties.

In addition, the Company has in place a Policy on Materiality and Dealing with Related Party Transactions, which provides guidance on the identification, disclosure, and management of related party transactions.

Further, in line with applicable regulatory requirements, including Regulation 26 of the SEBI LODR Regulations, annual declarations are obtained from Directors and Senior Management Personnel to disclose any potential conflicts of interest, on annual basis. They also confirm that there are no material financial or commercial transactions where they have a personal interest that may conflict with the interests of the Company.

**PRINCIPLE 2:****BUSINESS SHOULD PROVIDE GOODS AND SERVICES IN A MANNER THAT IS SUSTAINABLE AND SAFE****ESSENTIAL INDICATOR**

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

Segment	FY 2025-26	FY 2024-25	Details of improvements in environmental and social impacts
R&D	Within the financial services sector, the Company's capital expenditure is primarily focused on information technology infrastructure. Accordingly, the relevance of the aforesaid disclosure is largely limited to such IT-related investments.		
Capex			

2. a. **Does the entity have procedures in place for sustainable sourcing? (Yes/No)**
- Given the nature of its operations in the financial services sector, the Company does not currently engage in sustainable sourcing. Nevertheless, it is committed to promoting resource efficiency and environmental sustainability by leveraging technology to reduce paper consumption and enhance energy efficiency. The Company also encourages the adoption of energy-efficient equipment across its offices.
- b. **If yes, what percentage of inputs were sourced sustainably?**
- Not Applicable
3. **Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.**

Product	Process to safely reclaim the product
(a) Plastics (including packaging)	Not Applicable
(b) E-waste	Not Applicable
(c) Hazardous waste	Not Applicable
(d) other waste.	Not Applicable

Note: The Company, being engaged in investment and financial services, does not involve the consumption of raw materials or the production of tangible goods, whether hazardous or otherwise. Accordingly, its direct impact in this regard is limited. Nevertheless, the Company remains committed to responsible waste management and environmental stewardship. It actively promotes the principles of reuse and recycling wherever feasible and ensures the safe and compliant disposal of electronic waste through engagement with authorized and certified e-waste recyclers.

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

LEADERSHIP INDICATORS

1. **Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?**
- Not Applicable
2. **If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.**
- Not Applicable
3. **Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).**
- Not Applicable
4. **Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format**
- Not Applicable
- The Company is an investment company and it neither has consumption of raw material nor produces any tangible goods or hazardous material.

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

➤ Not Applicable

PRINCIPLE 3:

BUSINESS SHOULD RESPECT AND PROMOTE THE WELLBEING 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											
Male	150	150	100%	150	100%	N/A	N/A	N/A	N/A	N/A	N/A
Female	27	27	100%	27	100%	27	100%	N/A	N/A	N/A	N/A
Total	177	177	100%	177	100%	27	15.25%	N/A	N/A	N/A	N/A
Other than Permanent employees											
Male											
Female											
Total											

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

Category	% of workers 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 workers											
Male											
Female											
Total											
Other than Permanent workers											
Male											
Female											
Total											

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

Case Details	FY 2025-26	FY 2024-25
Cost incurred on well- being measures as a % of total revenue of the company	0.002%	0.01%

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

Benefits	FY 2025-26			FY 2024-25		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	NA	Y	100%	NA	Y
Gratuity	100%	NA	Y	100%	NA	Y
ESI	8.28%	NA	Y	9.7%	NA	Y
Others- please specify						

Note: Data specific to India. All employees are covered under PF and gratuity from their date of joining

**3. Accessibility of workplaces**

Are the premises/offices of the Company 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 Company in this regard.

Yes, the Company's premises are designed and maintained with a strong focus on inclusivity, ensuring accessibility for all employees, irrespective of their physical abilities. The infrastructure is equipped with essential accessibility features, including elevators and ramps, which are strategically integrated across the facility to facilitate safe, convenient, and barrier-free movement. These initiatives underscore the Company's commitment to providing an equitable, inclusive, and accessible workplace environment.

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

Yes, the Company remains firmly committed to fostering a workplace culture rooted in diversity, equity, and inclusion. The Company upholds a zero-tolerance policy towards discrimination in any form, reinforcing its unwavering commitment to fairness and equal opportunity. A robust employee engagement framework has been established to promote a motivated, inclusive, and high-performing workforce, while supporting sustained employee retention. The Company places significant emphasis on cultivating an environment that encourages diversity and ensures equality at every level of the organization. This commitment reflects Company's dedication to building a respectful, collaborative, and inclusive workplace.

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	Male – N/A Female – 100%		N/A	
Female				
Total				

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.

Particulars	Yes/No
	(If yes, then give details of the mechanism in brief)
Permanent workers	Yes, the Company fosters a culture of open communication, ensuring that all employees, irrespective of their position within the organizational hierarchy, have direct access to business leaders and senior management. To further strengthen this approach, a comprehensive internal grievance redressal mechanism has been established, enabling employees to raise concerns, including on an anonymous basis. All such matters are diligently reviewed and investigated by the Human Resources function, with appropriate actions undertaken in a timely manner.
Other than permanent workers	
Permanent employees	In addition, the Company has implemented a robust Whistle-Blower Policy, which provides employees and Directors with a secure channel to report instances of unethical conduct, including actual or suspected fraud, or any violations. This framework underscores the Company's strong commitment to upholding transparency, integrity, and accountability across all levels of the organization.
Other than permanent employees	

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

➤ Not Applicable

8. Details of training given to employees and workers

Category	FY 2025-26					FY 2024-25				
	Total (A)	On health and safety measures		On skill upgradation		Total (D)	On health and safety measures #		On skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Male	150			111	74%	131			90	68.70%
Female	27	Nil	NA	23	85.18%	34	NIL	NA	24	70.59%
Total	177			134	75.70%	165			114	69.09%
Workers										
Male										
Female						Not Applicable				
Total										

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

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	150	150	100%	131	131	100%
Female	27	27	100%	34	34	100%
Total	177	177	100%	165	165	100%
Workers						
Male						
Female						
Total						

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?**
- As a financial services entity, Abans Financial Services Limited operates in a business environment that entails relatively low occupational risk. Nevertheless, the Company places paramount importance on the health, safety, and overall well-being of its employees. In this regard, it provides access to a range of healthcare initiatives and regularly conducts wellness programmes to promote a healthy work environment.
- The Company further reinforces its commitment to safety through the implementation of fire safety training, periodic emergency evacuation drills, and the provision of essential hygiene measures, including sanitization facilities. These initiatives reflect Abans Financial Services Limited's proactive approach towards ensuring a safe, secure, and healthy workplace.
- b. **What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?**
- As a responsible organization, the Company prioritizes the creation of a safe and healthy work environment for its employees. It diligently adheres to applicable workplace safety regulations and undertakes regular assessments to identify and mitigate potential risks. The Company's commitment extends to promoting both physical and mental well-being, ensuring that employees are supported in a secure and conducive environment where they can thrive.
- c. **Whether you have processes for workers to report work related hazards and to remove themselves from such risks. (Y/N)**
- Not Applicable.
- As an entity operating in the financial services sector, Abans Financial Services Limited does not employ individuals as defined by the guidelines of SEBI's BRSR.
- d. **Do the employees/ workers of the entity have access to non-occupational medical and healthcare services? (Yes/ No)**
- Yes,
- Abans Financial Services Limited provides comprehensive employee welfare benefits, including group mediclaim, health insurance, and personal accident coverage for all its associates. These initiatives reflect the Company's commitment to safeguarding the health, safety, and financial well-being of its workforce.

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

Safety Incident /Number	Category	FY 2025-26	FY 2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	NA	NA
	Workers		
Total recordable work-related injuries	Employees		
	Workers		
No. of fatalities	Employees		
	Workers		
High consequence work-related injury or ill-health (excluding fatalities)	Employees		
	Workers		

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

Abans Financial Services Limited prioritizes the creation of a secure and health-conscious environment for its workforce. The Company's premises are equipped with essential safety and comfort infrastructure, including air conditioning, fire extinguishers, smoke detectors, and a reliable supply of safe drinking water. Regular maintenance of electrical equipment is undertaken to ensure adherence to safety standards and minimize potential risks.

To further strengthen emergency preparedness, the Company conducts periodic fire safety training and annual mock evacuation drills, enabling employees to remain well-versed in critical safety procedures. These initiatives, combined with well-maintained facilities, reflect Abans Financial Services Limited's ongoing commitment to providing a safe, secure, and productive work environment.

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

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

14. Assessments for the year

Types	% of 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 & safety practices and working conditions.

➤ Not Applicable

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

➤ No

2. Provide the measures undertaken by the entity to ensure payment of statutory dues by the value chain partners.

➤ Not Applicable

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

Type	Total No. of affected employees/workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25
Employees	NA	NA	NA	NA
Workers	NA	NA	NA	NA

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)

➤ No

5. Details on assessment of value chain partners

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

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

➤ Not Applicable

PRINCIPLE 4:

BUSINESS 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 Company.

The pivotal role of key stakeholders whose impact on company operations and performance is instrumental in creating value. These stakeholders play a vital role in shaping business objectives and monitoring their progress. As a provider of financial services, our stakeholder landscape is diverse and multifaceted. Our Company is dedicated to cultivating robust relationships with stakeholder groups that contribute value to our enterprise. In alignment with this commitment, the identified key stakeholders encompass employees, clients/customers, shareholders and regulatory bodies.

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

Stakeholder Group	Whether identified as vulnerable & marginalised group (Yes/ No)	Channels of communication (Emails, SMS, Newspapers, Pamphlets, Advertisements, 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	Emails, calls, website, one-to-one meetings	Ongoing regular	Regular customer engagement indicates expectations centred on business performance, tailored solutions, competitive pricing, multi-channel access, transaction security and prompt grievance resolution.
Shareholders/ investors	No	Investor meets, calls, Email, website	Annually, quarterly and on need-basis	The Company maintains continuous and open communication with its shareholders and investors, actively valuing their perspectives on key areas such as ethical business practices, corporate governance, sustainable performance, and transparency in reporting. Shareholders express their views and expectations through various channels, including Annual General Meetings, investor relations engagements, and statutory disclosure documents.
Employees	No	Town-halls, Email, one-on-one meetings, calls, website, engagement activities	Ongoing	Regular interaction with employees is a priority for the Company, aiming to understand what matters most to them. This includes aspects like opportunities for training and development, fair and equitable compensation, recognition of performance, creation of a diverse and safe workplace, and the promotion of a healthy balance between work and life. Employees share their views through various means, such as town hall meetings and one-on-one discussions, offering valuable feedback to the Company on these subjects.



Stakeholder Group	Whether identified as vulnerable & marginalised group (Yes/ No)	Channels of communication (Emails, SMS, Newspapers, Pamphlets, Advertisements, 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
Regulatory authorities	No	Email, meetings, website, one-on-one meetings	Need-basis	The Company takes a proactive approach in engaging with regulatory authorities. This engagement focuses on key areas such as adherence to laws and regulations, conducting business ethically, and exploring collaboration opportunities. The Company participates in industry consultations, submits regulatory filings. These efforts enable the Company to gain valuable insights from regulatory authorities, thereby enhancing its understanding of these critical areas.

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.**

A comprehensive materiality assessment was carried out to determine the key issues impacting society, the environment, and the Company's operations. Based on these insights, management is formulating appropriate measures to integrate stakeholder feedback into business decisions, thereby enhancing continuous improvement and long-term value creation.

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.**

No

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

The Abans Foundation is engaged in various charitable initiatives focused on supporting marginalized communities. It provides necessary resources in alignment with inputs received from partner groups and NGOs working in these areas. These activities are carried out as part of its broader commitment to social responsibility and community welfare.

PRINCIPLE 5:**BUSINESS SHOULD RESPECT AND PROMOTE HUMAN RIGHTS****ESSENTIAL INDICATORS**

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

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
Employees						
Permanent	177	148	83.62%	165	135	81.82%
Other than Permanent	N/A	N/A	N/A	NIL	NIL	NIL
Total Employees	177	148	83.62%	165	135	81.82%
Workers						
Permanent						
Other than Permanent						
Total Workers						

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

Category	FY 2025-26					FY 2024-25				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	177			177	100%	165			165	100%
Male	150	NIL	NIL	150	100%	131	NIL	NIL	131	0%
Female	27			27	100%	34			34	25.95%
Other than Permanent										
Male						Not Applicable				
Female										
Workers										
Permanent										
Male										
Female										
Other than Permanent										
Male						Not Applicable				
Female										

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

a. The details are provided below:

Category	Male		Female	
	Number	Median remuneration/salary/wages of respective category	Number	Median remuneration/salary/wages of respective category
Board of Directors (BOD)*	25	9,99,996	3	2,76,431
Key Managerial Personnel (KMP)	8	84,73,500	1	25,16,505
Employees other than BoD and KMP	129	6,51,604	29	7,43,500
Workers	N/A	N/A	N/A	N/A

*Directors are taking salaries as KMP

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

Particulars	FY 2025-26	FY 2024-25
Gross wages paid to females as % of total wages	Not Applicable	Not Applicable

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, by championing fairness and inclusion, Human Resource team serves as the backbone of human rights protection in the workplace anticipating challenges, addressing concerns, and ensuring dignity and respect for all employees.

Additionally, the Company has instituted a Vigil Mechanism and Whistleblower Policy and to enable Directors and employees to confidentially report any concerns related to ethical violations or human rights issues.

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

Abans Financial Services Limited is firmly committed to upholding human rights across all its operations and business practices. The Company promotes and respects these principles through ethical conduct and fair treatment. It enforces a strict zero-tolerance approach to child labour, forced or compulsory labour, slavery, and all forms of physical, sexual, psychological, or verbal abuse.

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

The details are provided below

Category	FY 2025-26			FY 2024-25		
	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	N.A.	N.A.	NIL	N.A.	N.A.
Discrimination at workplace	NIL	N.A.	N.A.	NIL	N.A.	N.A.
Child Labour	NIL	N.A.	N.A.	NIL	N.A.	N.A.
Forced Labour/ Involuntary Labour	NIL	N.A.	N.A.	NIL	N.A.	N.A.
Wages	NIL	N.A.	N.A.	NIL	N.A.	N.A.
Other Human rights related issues	NIL	N.A.	N.A.	NIL	N.A.	N.A.

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

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

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

Abans Financial Services Limited is committed to cultivating a workplace environment founded on dignity, respect, and mutual trust. In furtherance of this commitment, the Company has instituted a robust Prevention of Sexual Harassment Policy in compliance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

The Company adopts a zero-tolerance stance toward any form of sexual harassment, which is regarded as a serious breach of conduct. All reported incidents are addressed promptly through appropriate disciplinary measures in accordance with internal policies and applicable legal provisions. This approach reflects the Company's ongoing commitment to ensuring a safe, respectful, and professional work environment. The policy can be accessed at: www.abansfinserv.com/Prevention of Sexual Harassment Policy.

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

➤ Yes

10. Assessment for the year

Category	% of the Company's plants and offices that were assessed (by the Company or statutory authorities or third parties)
Child Labour	100%
Forced Labour/Involuntary Labour	100%
Sexual Harassment	100%
Discrimination at workplace	100%
Wages	100%
Other- please specify	Not Applicable

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

- Details of a business process being modified / introduced as a result of addressing human rights grievances/ complaints.
 - Not Applicable
- Details of the scope and coverage of any Human rights due diligence conducted.
 - Not Applicable
- 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, Abans Financial Services Limited endeavors to ensure that its office premises, including those of its subsidiaries, are accessible to differently-abled visitors. Wherever feasible, offices are equipped with elevators and/or ramps, along with accessibility-focused features in common areas such as restrooms. At its Mumbai offices, elevators have been installed to support ease of movement for differently-abled employees and visitors.

- Details on assessment of value chain partners:

Category	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	Not Applicable
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
Wages	
Others – please specify	

- 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:

BUSINESS SHOULD RESPECT AND MAKE EFFORTS TO PROTECT AND RESTORE THE ENVIRONMENT

ESSENTIAL INDICATORS

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

Parameter	FY 2025-26	FY 2024-25
From renewable sources		
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)	-	-
From non-renewable sources		
Total electricity consumption (D) (GJ)	470.76	601.33
Total fuel consumption (E)	-	-
Energy consumption sources (F)	-	-
Total energy consumed from non- renewable sources (D+E+F) (GJ)	470.76	601.33
Total energy consumed (A+B+C+D+E+F) (GJ)	470.76	601.33
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	0.0002	0.0018
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	0.0040	0.038
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.

➤ Not Applicable

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

Parameter	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	2,124	1,980
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	2,124	1,980
Total volume of water consumption (in kilolitres)	-	-
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	0.001	0.006
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	0.02	0.12
Water intensity in terms of physical output	-	-
Water 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

The calculation of water consumption data for most offices is based on assumptions, especially for leased offices that do not have separate water billing. The Company assumes a water usage of 50 litres per employee for 240 working days.

4. Provide the following details related to water discharged

Parameter	FY 2025-26	FY 2024-25
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	--	--
- 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? (Y/N) If yes, name of the external agency.

➤ Not Applicable

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

Since the Company operates in the financial services sector and does not engage in any manufacturing or industrial activities, it does not generate industrial effluents or emissions. Environmental impacts arising from operations are limited to those typical of office-based activities and are managed in accordance with applicable regulations.

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

Parameter	Unit	FY 2025-26	FY 2024-25
NOx	-	The specified indicators are not applicable to the Company's business operations, given the nature of the service industry in which it operates, specifically within the financial services sector, and accordingly, the Company does not generate any process-based emissions; however, in line with its objective of achieving sustainable growth, the Company is taking steps to enhance its ability to monitor and quantify emissions within its operational boundaries that are attributable to its activities.	
SOx	-		
Particulate matter (PM)	-		
Persistent organic pollutants (POP)	-		
Volatile organic compounds (VOC)	-		
Hazardous air pollutants (HAP)	-		
Others – please specify Mercury, Cadmium, Chromium etc.	-		

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

➤ Not Applicable

7. Provide details of greenhouse gas emissions (Scope1 and Scope 2 emissions) & its intensity, in the following format:

The details are provided below:

Parameter	Unit	FY 2025-26	FY 2024-25
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	-	-
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	92.84	101.24
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Units	0.00004	0.0031
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)	Units	0.001	0.006
Total Scope 1 and Scope 2 emission intensity in terms of physical output	Units	-	-
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	Units	-	-
Source of emission factor	-	-	-
PPP Conversion Factor used	-	-	-
Source of the PPP Conversion Factor	-	-	-

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

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

- Currently, the Company does not have any ongoing projects specifically aimed at reducing greenhouse gas emissions; however, it remains committed to identifying and implementing relevant initiatives in line with its sustainability objectives.

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

The required details are provided below:

Parameter	FY 2025-26	FY 2024-25
Total Waste generated (in metric tonnes)		
Plastic waste (A)		
E-waste (B)		
Bio-medical waste (C)		
Construction and demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)		NIL
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)		
Total (A+B + C + D + E + F + G + H)		
Waste intensity per rupee of turnover (Total waste generated/Revenue from operations)		
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)		Not Applicable
Waste intensity in terms of physical output		
Waste intensity (optional) – the relevant metric may be selected by the entity		
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled		
(ii) Re-used		NIL
(iii) Other recovery operations		
Total		
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration		
(ii) Landfilling		NIL
(iii) Other disposal operations		
Total		

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

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 practices adopted to manage such wastes.

Abans Financial Services Limited operates within the services sector, providing financial services across India. The Company's commitment to environmental responsibility is reflected in its adoption of digital communication and documentation practices, which significantly reduce paper consumption and associated waste generation. Given the absence of physical product offerings, the Company's operations do not result in the generation of hazardous waste or the use of toxic chemicals. The waste generated from its operations is primarily limited to domestic and office waste, including food waste, paper waste, and e-waste. Wherever feasible, recyclable waste is segregated and responsibly managed through authorized third-party vendors.

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

Sr. 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.
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Not Applicable

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

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

Sr. 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
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Yes, the Company confirms its compliance with all applicable environmental laws, regulations, and statutory guidelines in India.

LEADERSHIP INDICATORS

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

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

- (i) Name of the area – Not Applicable
- (ii) Nature of operations – Not Applicable
- (iii) Water withdrawal, consumption and discharge in the following format: Not Applicable



Parameter	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres)		
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		Not Applicable
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water		
- 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		Not Applicable
(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? (Y/N) If yes, name of the external agency.

➤ Not Applicable

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

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	-	-
Total Scope 3 emissions per rupee of turnover	Units	-	-
Total Scope 3 emission intensity kg CO ₂ /T of Cementitious material	Units	-	-

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

➤ Not Applicable

3. With respect to the ecologically sensitive areas reported in Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

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

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

Sr. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
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5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.
- Not Applicable
6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard?
- Not Applicable
7. % of Value chain partners (by value of business done with such partners) that were assessed for Environmental Impacts?
- Not Applicable

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

Sr. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/associations (State/ National)
NIL		

2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the Company, based on adverse orders from regulatory authorities.
- Not applicable as there were no reported instances of anti-competitive conduct by the entity during the current financial year

LEADERSHIP INDICATORS

1. Details of public policy positions advocated by the Company
- Not applicable

PRINCIPLE 8:

BUSINESSES SHOULD PROMOTE INCLUSIVE GROWTH AND EQUITABLE DEVELOPMENT.

ESSENTIAL INDICATORS

1. Details of Social Impact Assessments (SIA) of projects undertaken by the Company, 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 the Company, 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

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

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

Location	FY 2025-26	FY 2024-25
Rural	-	-
Semi-urban	-	-
Urban	-	-
Metropolitan	20.95%	32.96%

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

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

Details of negative social impact identified	Corrective action taken
Not Applicable	

*Note: No negative impact has been identified***2. Provide the following information on CSR projects undertaken by the Company in the designated aspirational districts as identified by government bodies**

Sr. No.	State	Aspirational District	Amount spent (In INR)
Not Applicable			

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

- The company provides a wide range of financial products and services to a diverse customer base. Since its operations do not involve sourcing raw materials or manufacturing physical goods, its procurement activities are minimal and limited in scope. Therefore, this indicator is not applicable to the company.

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

➤ Not Applicable

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

➤ Not Applicable

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

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes/No)	Basis of calculating benefit share
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Not Applicable

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

Name of authority	Brief of the Case	Corrective action taken
Not Applicable		

6. Details of beneficiaries of CSR Projects:

Sr. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized group
1.	Arogya Seva	600	41
2.	Anadan	1200	8
3.	Vastradan	480	46
4.	Vidya	100	4

PRINCIPLE 9:

BUSINESSES SHOULD ENGAGE WITH AND PROVIDE VALUE TO THEIR CONSUMERS IN A RESPONSIBLE MANNER

ESSENTIAL INDICATORS

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

At Abans Financial Services Limited, the prompt and efficient resolution of grievances is treated as a top priority. The Company undertakes detailed root cause analyses to continuously improve customer experience. Investors and customers can conveniently access the “Online Dispute Resolution Portal” on its website to register complaints or disputes. Each complaint is carefully documented via email to ensure all details are accurately captured. The Company remains focused on resolving issues in a timely manner, and where necessary, follows up with customers to fully understand concerns and provide comprehensive resolutions.

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

Type	As a percentage to total turnover
Environmental and social parameters relevant to the product	Not Applicable
Safe and responsible usage	Not Applicable
Recycling and/or safe disposal	Not Applicable

3. Number of consumer complaints in respect of the following

Particulars	FY 2025-26			FY 2024-25		
	Received during the year	Pending resolution at the end of year	Remarks	Received during the year	Pending resolution at the end of year	Remarks
Data privacy	0	0	-	0	0	-
Advertising	0	0	-	0	0	-
Cybersecurity	0	0	-	0	0	-
Delivery of essential services	0	0	-	0	0	-
Restrictive Trade Practices	0	0	-	0	0	-
Unfair Trade Practices	0	0	-	0	0	-
Others	0	0	-	0	0	-

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

	Number	Reasons for recall
Voluntary recalls	-	-
Forced recalls	-	-



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

Abans Financial Services Limited maintains a strong policy framework around cybersecurity and data privacy, which is accessible through its internal employee portal. The Company adopts a comprehensive and multi-layered approach to risk identification, using methods such as inquiries, inspections, and data analysis to effectively address cyber, data, and broader operational risks.

This proactive strategy highlights its commitment to maintaining a secure and resilient operational environment. To safeguard data privacy and security, the Company has implemented several measures, including a Preservation of Documents Policy and the use of third-party backup systems. Additionally, its Risk Management Policy explicitly identifies cybersecurity and data privacy as critical operational risks, ensuring continuous monitoring and mitigation.

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

No cyber-attacks have been reported during the current financial year, and therefore, no corrective measures have been undertaken by the Company.

7. **Provide the following information relating to data breaches**

Particulars	Provide the following information relating to data breaches
a. Number of instances of data breaches along-with impact	NIL
b. Percentage of data breaches involving personally identifiable information of customer	NA
c. Impact, if any, of the data breaches	NA

LEADERSHIP INDICATORS

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

Information related to products and other services is available on the Company's website at: www.abansfinserv.com

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

The Company adheres to all disclosure requirements concerning its products and services. With commitment, it ensures transparency and accountability in its interactions with clients.

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

The Company ensures proactive risk communication with its valued clients. Through timely emails and virtual meetings, the Company actively informs clients about any potential risks. Whether due to foreseeable disruptions or other reasons, this transparent approach promotes trust and demonstrates the Company's commitment to client well-being.

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 whole? (Yes/No)**

Abans Financial Services Limited prioritizes transparency in its client interactions. The Company ensures that all relevant details are communicated to clients through various channels, including SMS, email, and other platforms. Additionally, comprehensive service-related information is readily accessible on the Company's official website.