BENGAL & ASSAM COMPANY LIMITED

Secretarial Deptt. : 'Gulab Bhawan', 3rd Floor, 6A, Bahadur Shah Zafar Marg, New Delhi - 110 002
Telephone: 011 - 68201888, 68201899, Fax: 011-23739475

Through BSE Listing Centre

BACL: SECTL: SE: 2026
12th August, 2026

BSE Ltd.
Phiroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai-400 001

Scrip Code: 533095

Dear Sir/Madam,

Re: Business Responsibility and Sustainability Report

Pursuant to Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Company's Business Responsibility and Sustainability Report in the format as specified by the Securities and Exchange Board of India, forming part of the Annual Report 2025-26, being sent to the Shareholders of the Company.

Submitted for your kind reference and records.

Thanking you,

Yours faithfully,
For Bengal & Assam Company Limited

DILLIP KUMAR SWAIN

Digitally signed by DILLIP KUMAR SWAIN
Date: 2026.08.12 12:10:56 +05'30'

(Dillip Kumar Swain)
Company Secretary

Encl: as above

CIN : L67120WB1947PLC221402, **Website :** www.bengalassam.com, **E-mail :** dswain@jkmail.com
Regd. Office : 7, Council House Street, Kolkata, West Bengal - 700 001
Telephone : 033 - 22486181 / 22487084, **Fax :** 033 - 22481641

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT

INTRODUCTION:

Bengal & Assam Company Limited ('BACL/the Company') recognizes its role as a Corporate citizen and endeavors to adopt the best practices and the highest standards of Corporate Governance through transparency in business ethics and accountability. The Company presents its Seventh Business Responsibility and Sustainability Report, in line with 'National Voluntary Guidelines' (NVGs) on Social Environmental and Economic Responsibilities of Business, as released by the Ministry of Corporate Affairs in July, 2011 and the BRR requirement of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended vide SEBI Circular dated 10th May, 2021. This Report provides information about the key initiatives undertaken by the Company, driven by the triple bottom line aspects viz. social, environmental and economic. The business responsibility performance of the Company is assessed by its Board of Directors.

BACL is a Core Investment Company - Non Deposit Taking-Systemically Important (CIC-ND-SI) registered with the Reserve Bank of India (RBI). It holds strategic stakes in JK Tyre & Industries Ltd.- 45.43%, in JK Lakshmi Cement Ltd.- 42.04%, in JK Paper Ltd.- 43.92%, in JK Agri Genetics Ltd. - 67.56% and other investments.

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	**Corporate Identity Number (CIN) of the Listed Entity**	L67120WB1947PLC221402
2.	**Name of the Listed Entity**	Bengal & Assam Company Limited
3.	**Year of incorporation**	1947
4.	**Registered office address**	7, Council House Street Kolkata -700001
5.	**Corporate address**	Patriot House, 4th Floor, 3, Bahadur Shah Zafar Marg, New Delhi-110002
6.	**E-mail**	dswain@jkmail.com
7.	**Telephone**	Ph. No. : 033 - 22486181
8.	**Website**	www.bengalassam.com
9.	**Financial year for which reporting is being done**	2025-26
10.	**Name of the Stock Exchange(s) where shares are listed**	BSE LTD.
11.	**Paid-up Capital**	Rs. 76.40 Crore
12.	**Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report**	Name : Shri Ashok Kumar Kinra Telephone : 011-68201110 Email : akinra@jkmail.com
13.	**Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).**	Disclosures made in this report are on a 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	Investment activity	Investment in the Securities	49.06%
2	Trading Activity	Trading of Goods	50.94%

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	Investment activity	642* * As per National Industrial classifications (2008)	49.06%
2	Trading Activity – Goods	469* * As per National Industrial classifications (2008)	50.94%

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	2	2
International	Nil	Nil	Nil

19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	2
International (No. of Countries)	NA

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

c. A brief on types of customers

Since the Company is a Core Investment Company-Non Deposit Taking-Systemically Important (CIC-ND-SI) registered with the Reserve Bank of India (RBI), there are no products manufactured or services rendered, hence there are no customer interface.

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)
1.	Permanent (D)	5	5	100	Nil	Nil
2.	Other than Permanent (E)	1	1	100	Nil	Nil
3.	Total employees (D + E)	6	6	100	Nil	Nil
1.	Permanent (F)	Nil	Nil	Nil	Nil	Nil
2.	Other than Permanent (G)	Nil	Nil	Nil	Nil	Nil
3.	Total workers (F + G)	Nil	Nil	Nil	Nil	Nil

b. Differently abled Employees and workers: NIL

21. Participation/Inclusion/Representation of women:

	Total	No. and percentage of Females	
	(A)	No. (B)	% (B / A)
Board of Directors	8	2	20%
Key Management Personnel	2	Nil	Nil

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

	FY 2025-26			FY 2024-25			FY2023-24		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Permanent Workers	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

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

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

S. No.	Name of Holding/Subsidiary/ Associate Companies/Joint Venture (A)	Indicate whether Holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	J.K. Fenner (India) Ltd.	Subsidiary	88.18%	NO
2	Southern Spinners and Processors Limited	Subsidiary	88.18%	
3	Modern Cotton Yarn Spinners Limited	Subsidiary	88.18%	
4	JKF Americas, Inc.	Subsidiary	88.18%	
5	JKF Evolve Limited	Subsidiary	88.18%	
6	Sridharnath Research Limited	Subsidiary	88.18%	
7	JK Agri Research Services Limited	Subsidiary	86.50%	
8	LVP Foods Pvt. Ltd.	Subsidiary	99.99%	
9	Umang Dairies Limited	Subsidiary	100.00%	
10	Divyashree Company Private Limited	Subsidiary	92.76%	
11	JK Agri Genetics Ltd.	Subsidiary	67.56%	
12	JK Lakshmi Cement Limited	Associate	42.04%	
13	JK Paper Ltd.	Associate	43.92%	
14	JK Tyre & Industries Limited	Associate	45.43%	
15	Pranav Investment (M.P.) Company Limited	Associate	30.00%	
16	PSV Energy Private Limited	Associate	22.92%	
17	Dwarkesh Energy Limited	Associate	29.32%	
18	CliniRx Research Private Limited	Associate	41.97%	
19	Deepti Electronics & Electro Optics Private Limited	Associate	35.80%	
20	Global Strategic Technologies Limited	Associate	48.96%	
21	J.K. Insurance Brokers Ltd.	Associate	48.82%	

VI. CSR Details

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

Although, Section 135 of the Companies Act, 2013 is applicable to the Company, however, since the Company's main source of income is dividend received from CSR compliant companies, the said Section read with Rule 2(1)(h)(ii) of the Companies (Corporate Social Responsibility Policy) Rules, 2014, exempts the Company from constituting any CSR Committee and the liability of making any CSR expenditure. Accordingly, no CSR Policy is required to be formulated.

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No)	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	(If Yes, then provide web-link for grievance redress policy)	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	-	NIL	NIL	NIL	NIL	NIL	NIL
Investors (other than shareholders)	-	NIL	NIL	NIL	NIL	NIL	NIL
Shareholders	Yes https://bengalassam.com/company-policy/	17	NIL	NIL	11	1*	NA
Employees and workers	-	NIL	NIL	NIL	NIL	NIL	NIL
Customers	-	NIL	NIL	NIL	NIL	NIL	NIL
Value Chain Partners	-	NIL	NIL	NIL	NIL	NIL	NIL

*Complaint which was pending as on 31st March, 2025, was resolved in the next quarter.

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.

BACL is committed to conduct its business in a manner that protects the natural environment. As a Core Investment Company with no direct manufacturing operations and a small number of employees, BACL does not have any significant direct environmental impact.

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.

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	NA	Y	NA	Y	NA	NA	NA	NA
b. Has the policy been approved by the Board? (Yes/No)	Y	NA	Y	NA	Y	NA	NA	NA	NA
c. Web Link of the Policies, if available	https://bengalassam.com/company-policy/								

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes. The Company has translated the policies and imbibed the same into procedures and practices of the Company, as applicable.								
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	No	NA	No	NA	No	NA	NA	NA	NA
4. Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	NA	NA	NA	NA	NA	NA	NA	NA	NA
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	NA	NA	NA	NA	NA	NA	NA	NA	NA
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 (listed entity has flexibility regarding the placement of this disclosure)	NA								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Shri Ashok Kumar Kinra Non-executive Director (DIN: 00066421)								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	The Business Responsibility and Sustainability Committee of the Board of Directors is responsible for implementation of BR policies. The Committee comprises of the following :								

Name	DIN	Designation
Shri Sanjeev Kumar Jhunjhunwala (Chairman)	00177747	Independent Director
Shri Ashok Kumar Kinra (Member)	00066421	Non-executive Director
Shri Upendra Kumar Gupta (Member)	NA	Member

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	Performance review of selected Key Performance Indicators are conducted by the top Management at defined frequency.																	
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Compliance review of statutory requirements are being done by Top Management including rectification of Non Compliances on quarterly basis.																	

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:

Since the Company is a Core Investment Company - Non Deposit Taking-Systemically Important (CIC-ND-SI) registered with the Reserve Bank of India (RBI) and listed on BSE Limited, the Company's policies have been framed as per the applicable regulatory requirements of RBI and SEBI and is subject to supervision, control and periodic supervisory evaluation by RBI. Accordingly, separate audit/evaluation of Company policies by external agencies has not been done.

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)	No	Yes	No	Yes	No	Yes	Yes	Yes	Yes
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	No	Yes	No	Yes	No	Yes	Yes	Yes	Yes
The entity does not have the financial or/human and technical resources available for the task (Yes/No)	No	Yes	No	Yes	No	Yes	Yes	Yes	Yes
It is planned to be done in the next financial year (Yes/No)	No	Yes	No	Yes	No	Yes	Yes	Yes	Yes
Any other reason (please specify)	Not Applicable								

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

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

The Company being a Core Investment Company - Non Deposit Taking-Systemically Important (CIC-ND-SI), registered with the Reserve Bank of India (RBI), has framed its business policies in compliance to the regulatory requirements of RBI and SEBI Regulations, and covers its external and internal stakeholders, including group companies, as applicable.

Corporate Governance is an integral part of values, ethics and best business practices followed by the Company. The core values are commitment to excellence and customer satisfaction, maximizing long term shareholders' value, socially valued enterprise, and caring for people and environment. The Company's philosophy can be described as observing business practices with the ultimate aim of enhancing long term shareholders' value and commitment to high standards of business ethics.

The Company has in place a 'Code of Corporate Ethics and Conduct' reiterating its commitment to maintain the highest standards in its interface with stakeholders and clearly laying down the core values and corporate ethics to be practiced by its entire management cadre.

The Company's policy viz. 'Code of Conduct for Members of the Board and Senior Management' clearly articulates the principle for adherence to practices of good Corporate Governance and to ensure integrity, honesty and ethical practices are followed. It emphasizes the fiduciary responsibility of the Directors and Senior Management and their accountability towards maximizing Shareholder's value through good business practices and controls. It is incumbent upon the Directors and Senior Management to ensure highest standards of integrity, trust, fairness and honesty in performance of duties.

Declaration from the Directors and Senior Management affirmation to the Code of Conduct is forming the part of this annual report.

The Company also has in place a 'Policy on Vigil Mechanism/Whistle Blower Policy' which provides an enabling platform for the Directors and employees of the Company to report their genuine concerns or grievances relating to actual or suspected fraud, unethical behaviour, violation of the Company's Code of Conduct or Ethics Policy, and any other event which would adversely affect the interests of the business of the Company.

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	Presentation on guidelines of Reserve Bank of India	100%
Key Managerial Personnel	1	Information Security Management System (ISMS) Awareness Training	100%
	12	Corporate Management Oriented Programs	50%
Employees other than BOD and KMPs	1	Information Security Management System (ISMS) Awareness Training	100%

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

   The Company has filed a Writ Petition before the Hon'ble High Court of Calcutta challenging the Order of Collector of Stamps, Kolkata, adjudicating Stamp Duty of Rs. 10.73 Crore in respect of 32,59,586 equity shares issued pursuant to the Scheme of Arrangement sanctioned in the year 2019. The Hon'ble High Court vide its Order dated 10th March, 2026 had restrained the Collector of Stamps, Kolkata, for taking any coercive measure against the Company till the disposal of the Appeal pending before the Hon'ble Division Bench.

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.**

   Please refer note of the preceding para 2

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

   Yes, the Company has adopted a comprehensive code i.e., 'Code of Corporate Ethics and Conduct' and Fraud Risk Management Policy is in place.

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

	FY 2025-26	FY 2024-25
Directors	Nil	NIL
KMPs	Nil	NIL
Employees	Nil	NIL
Workers	Nil	NIL

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

	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	NA	Nil	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	NA	Nil	NA

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

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

	FY 2025-26	FY 2024-25
No. of days of accounts payables*	120	15

*Note : During the previous year the trading activity was carried for 70 days which was taken into account for calculation of Average days.

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 : Not Applicable

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.**

   Not applicable, considering the nature of business of the Company.

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

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

   Not applicable, considering the nature of business of the Company.

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.**

   Not applicable considering that the Company is an investment company and it neither has consumption of raw material nor produces any tangible goods, hazardous or otherwise.

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.**

   Since the Company is a Core Investment Company - Non Deposit Taking-Systemically Important (CIC-ND-SI), registered with the Reserve Bank of India (RBI), there are no products manufactured or services rendered and reporting requirements are not applicable for the said principle.

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:

% of employees covered by												
Category	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	6	6	100 %	5	100%	NA	NA	Nil	Nil	Nil	Nil
Female	Nil	Nil	Nil	Nil	Nil	Nil	Nil	NA	NA	Nil	Nil
Total	6	6	100%	5	100%	Nil	Nil	Nil	Nil	Nil	Nil

Other than Permanent employees											
Category	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)
Male	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Female	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

b. **Details of measures for the well-being of workers:** Not Applicable as there are no workers .

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

	FY 2025-26	FY 2024-25
Cost incurred on well-being measures as a % of total revenue of the Company	0.0037%	0.00057%

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

Benefits	FY 2025-2026 Current Financial Year			FY 2024-2025 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/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	Yes	100%	NA	Yes
Gratuity	83.33%	NA	Yes	100%	NA	Yes
ESI	NA	NA	NA	NA	NA	NA
Superannuation Fund	33.33%	NA	Yes	40%	NA	Yes

Note: Above reported benefits provided to all the employees who are eligible / have opted for the said benefits.

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.

Not Applicable, since the Company does not have any differently abled employees / workers.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a weblink to the policy : Not applicable please refer point no. 3 above

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

	Permanent employees		Permanent Workers	
Gender	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	NA	NA	NA	NA
Female	NA	NA	NA	NA
Total	NA	NA	NA	NA

The Company doesn't have any female employee, hence maternity leave is not applicable and Paternity leave is currently not part of the existing policy framework.

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.

Permanent Workers	Yes/ No (if yes, then give the details of the mechanism brief)
Other than Permanent Workers Permanent Employees Other than Permanent Employees	Yes, BACL Strives to create culture which is fair, open and transparent, where employee can present their view and work without fear, general discrimination and sexual harassment. Under the Whistle Blower Policy, the Company employees have direct access to the Chairman of the Audit Committee.

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

BACL Employees are currently not part of any employee association.

8. Details of training given to employees and workers:

BACL trains its employees on safety protocols. It Conducts training on fire safety and evacuation drills for employees.

Periodical awareness, Programs, Internal communication, Exhaustive employee engagement campaigns to imbibe and encourage employees to adopt healthy and safety measures. Various campaigns and collaborations were released to spread awareness among the employees on fire safety compliances. The employees were also provided Information Security Management System (ISMS) Awareness Training from time to time.

Category	FY 2025-26					FY 2024-25				
	Total (A)	On health & safety/wellness measures		On skill upgradation		Total (D)	On health and safety mea-sures/ wellness		On skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. F	% (F/D)
EMPLOYEES										
Male	6	6	100%	5	100%	6	6	100%	9	100%
Female	0	0	0%	0	0%	0	0	0%	0	0%
Total	6	6	100%	5	100%	6	6	100%	9	100%

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

Performance appraisal was conducted during the year for all the eligible employees as per policies.

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?**

BACL is committed to provide a safe and healthy workplace by minimizing the risk of accidents, injury and exposure to health risks and it complies with applicable laws and regulations with respect to safety at 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?**

Given the nature of business, this is not directly applicable.

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

Given the nature of business, this is not directly applicable.

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

Yes. BACL has insured its employees under Group Mediclaim and Personal Accidental Insurance Policy.

11. **Details of safety related incidents.**

Given the nature of business, this is not directly applicable.

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

Refer to 10 (a) above.

13. **Number of Complaints on working conditions and health & safety made by employees and workers:**

Category	FY 2025-26			FY 2024-25		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0	-	0	0	-
Health & Safety	0	0	-	0	0	-

14. **Assessments for the year.**

BACL strives to keep the workplace environment safe, hygienic and humane, upholding the dignity of the employees. Offices are internally assessed periodically through internal audits for various aspects of health and safety measures and related 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.**

No corrective actions pertaining to above mentioned parameters was necessitated by BACL during the year under review.

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.**

Considering the corporate structure of BACL and its business, the key stakeholders are shareholders, Customers, Suppliers, Bankers, Government, Regulators, Employees and the Society.

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

Please refer the paragraph at point No. 1.

PRINCIPLE 5 : Businesses should respect and promote human rights

Essential Indicators

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

   Any employee who works for BACL, must adhere to the commitment of BACL to integrity and ensure following which *inter alia* includes principles of mutual respect, privacy, equal opportunities and non- discrimination, health, safety and environment, sexual harassment.

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

Category	FY 2025-2026 (Current Financial Year)					FY 2024-2025 (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	5	Nil	Nil	5	100	5	Nil	Nil	5	100
Male	5	Nil	Nil	5	100	5	Nil	Nil	5	100
Female	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Other than Permanent	1	Nil	Nil	1	100	Nil	Nil	Nil	Nil	Nil
Male	1	Nil	Nil	1	100	Nil	Nil	Nil	Nil	Nil
Female	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Workers										
Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other than Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

   a. Median remuneration/wages:

(in Rs.)

	Male		Female	
	Number	Median remuneration/ salary/wages of respective category	Number	Median remuneration/ salary/wages of Respective category
Board of Directors (BoD)	8	7,38,000	2	13,86,000
Key Managerial Personnel	2	1,96,32,440	NA	NA
Employees other than BoD and KMP	4	10,08,500	NA	NA
Workers	NA	NA	NA	NA

   b. Gross wages paid to females as % of total wages paid by the entity: Nil

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

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

   While BACL aims to not having a situation that leads to any grievance; However, if such a situation arise, BACL has grievance redressal mechanism available for its employees, to report or raise their concerns confidentially and anonymously, without fear of any retaliation.

6. **Number of Complaints on Sexual Harassment at work place, Child Labour and forced labour/Involuntary Labour Wages and Other human rights related issues during the Current Financial Year and Last Financial Year :** Nil

7. **Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases:**

   BACL Strives to create culture which is fair, open and transparent, where employee can present their view and work without fear, general discrimination and sexual harassment. Under the Whistle Blower Policy, the Company employee have direct access to the Chairman of the Audit Committee.

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

   BACL appreciates the inherent, universal, indivisible, inalienable and interdependent nature of human rights & strives to percolate these values, through its policies, at all levels in the organization.

9. **Assessments for the year:**

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour **Forced/ involuntary labour** **Sexual harassment** **Discrimination at workplace** **Wages** **Others – please specify**	None BACL is in compliance with all the applicable laws

10. **Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.**

    No corrective actions pertaining to Question 9 above, was necessitated by BACL during the year under review.

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.**

   Energy consumption data for the offices has not been reported, as the premises are on lease and form part of a shared facility where utilities are centrally managed by the building owner.

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.**

   Water related data for the offices has not been reported, as the premises are on lease and form part of a shared facility where utilities are centrally managed by the building owner.

4. **Details related to water discharged.**

   Refer note 3 above

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

   No

6. **Please provide details of air emissions (other than GHG emissions) by the entity.**

   Not applicable

7. **Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity.**

   As the Company operates from rented, shared premises where energy utilities are managed by the building owners. Given the nature of business, emissions are minimal and primarily indirect.

8. **Does the entity have any project related to reducing Green House Gas emission?**

   Not applicable considering the nature of business of BACL.

9. **Provide details related to waste management by the entity.**

   Considering the nature of business of BACL and considering it owning only a part of premises for official purposes, there are *inter*alia no waste (hazardous as well as non hazardous) generated by BACL. Hence, the prescribed table is not captured in this report.

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

    None, considering the nature of business and considering no office premises being owned by the entity for its operations.

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

    Not applicable

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

    Not applicable considering the nature of business of BACL

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.**

    BACL is committed to conduct its business in a manner that protects the natural environment. As a holding company with no direct manufacturing operations and only 6 employees, BACL does not have any material direct environmental impact.

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 entity is a member of/ affiliated to:** Nil

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

   The Company, being a Core Investment Company – Non Deposit Taking-Systemically Important (CIC-ND-SI) registered with the Reserve Bank of India (RBI), is governed by the regulatory policies and developments pertaining to Non-Banking Finance Sector and strives to balance the interest of various stakeholders while proposing any recommendations on the formulation of industry standards and regulatory developments pertaining to the Non-Banking Finance Sector.

PRINCIPLE 8 : Businesses should promote inclusive growth and equitable development

Essential Indicators

1. **Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year:** Not Applicable

2. **Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity:** Not Applicable

3. **Describe the mechanisms to receive and redress grievances of the community:** Not Applicable

4. **Percentage of input material (inputs to total inputs by value) sourced from suppliers:** Not Applicable

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

Location	FY 2025-26	FY 2024-25
Rural	0	0
Semi-urban	0	0
Urban	0	0
Metropolitan	100%	100%

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:** Not applicable considering the nature of business of BACL
2. **Turnover of products and/services as a percentage of turnover from all products/service that carry information about:** Not applicable considering the nature of business of BACL
3. **Number of consumer complaints in respect of, Data privacy, Advertising, Cyber-security, Delivery of essential services, Restrictive Trade Practices, Unfair Trade Practices and Other:** Nil
4. **Details of instances of product recalls on account of safety issues:** Not applicable
5. **Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy:** Yes, Its available on Intranet.
6. **Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services:** Not applicable
7. **Provide the following information relating to data breaches:**

   a. Number of instances of data breaches: Nil

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

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

   The Company being a Core Investment Company - Non Deposit Taking-Systemically Important (CIC-ND-SI) registered with the Reserve Bank of India (RBI) does not have any direct Consumer under the scope of Business Responsibility and Sustainability Reporting.