

Date: September 4, 2024

<p>To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400001</p> <p>BSE Scrip Code: 543451</p>	<p>To, National Stock Exchange of India Limited, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai - 400051</p> <p>NSE Scrip Symbol: AGSTRA</p>
--	---

Sub: Business Responsibility and Sustainability Report for FY 2023-24

Dear Sir/Madam,

Pursuant to Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed, the Business Responsibility and Sustainability Report (“BRSR”) of the Company for FY 2023-24, which also forms part of the Annual Report for FY 2023-24 submitted to the exchanges vide our letter dated September 4, 2024.

The same can also be accessed on the website of the Company at: www.agsindia.com

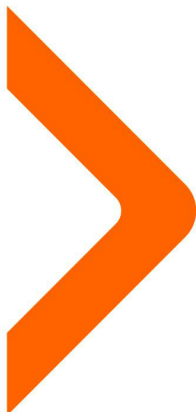
Kindly take the above on record.

Thanking You,
Yours Sincerely,

For **AGS Transact Technologies Limited**

Sneha Kadam
Company Secretary
(Mem No: ACS31215)

Encl: Business Responsibility and Sustainability Report



AGS Transact Technologies Ltd.

www.agsindia.com

REGISTERED OFFICE

601 - 602, B-Wing, Trade World,
Kamala City, Senapati Bapat Marg,
Lower Parel (W), Mumbai - 400 013

Phone: +91-22-6781 2000

Fax: +91-22-2493 5384

CIN-L72200MH2002PLC138213

CORPORATE OFFICE

1401-A & 1402,
One International Centre,
Tower-3, 14th Floor, S.B. Marg,
Prabhadevi (W), Mumbai - 400 013
Phone: +91-22-7181 8181

“ANNEXURE 9”

Business Responsibility Sustainability Report

Section A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L72200MH2002PLC138213
2.	Name of the Listed Entity	AGS Transact Technologies Limited
3.	Year of incorporation	11 December 2002
4.	Registered office address	601-602, Trade World, B-Wing, Kamala Mill Compound, Senapati Bapat Marg, Lower Parel, Mumbai – 400013, Maharashtra, India
5.	Corporate address	14 th Floor, Tower 3, One International Center, Senapati Bapat Marg, Prabhadevi (West), Mumbai – 400013, Maharashtra, India
6.	E-mail	companysecretary@agsindia.com
7.	Telephone	Registered Office: +91-22-6781-2000 Corporate Office: +91-22-7181-8181
8.	Website	www.agsindia.com
9.	Financial year for which reporting is being done	31 March 2024
10.	Name of the Stock Exchange(s) where shares are listed	BSE Limited National Stock Exchange of India Limited
11.	Paid-up Capital	121,403,076 equity shares of 10/- each
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Ms. Sneha Kadam Company Secretary & Compliance Officer Contact No: +91-22-7181-8181 Email ID: companysecretary@agsindia.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 a Standalone basis.
14.	Name of assurance provider	Not Applicable
15.	Type of assurance obtained	-

II. Product/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 entity
1.	ATM and Management services, AMC Services and upgrades, Digital payment services	The Company is a leading provider of integrated payment solutions, offering technology-based systems, automation products, and comprehensive management services. We deliver a full suite of payment offerings, encompassing ATM outsourcing, managed services, digital payment solutions (including toll & transit, POS integration, PPI platform), and transaction switching & processing.	96.55%

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

Sr. No.	Product/Service	NIC Code	% of total Turnover contributed
1.	ATM and Management services	82990	69.18%
2.	AMC Services and upgrades	82990	15.10%
3.	Digital payment services	82990	12.27%

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	1	33	34
International	0	0	0

19. Markets served by the entity

a. Number of locations

Location	Number
National (No. of States)	25
International (No. of Countries)	0

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

0.013%

c. A brief on types of customers

AGS Transact stands as a leading integrated omnichannel payment solutions provider in India. We offer a comprehensive range of customized digital and cash-based solutions for banks, financial institutions, and corporates across diverse sectors like OMCs, Fintech/e-commerce, and Retail. Our solutions comprise ATM and CRM outsourcing, cash management, merchant services, and transaction processing.

IV. Employees

20. Details as at the end of the financial year:

a. Employees and workers (including differently abled):

Sr. No.	Particulars	Total (A)	Male		Female	
			No.(B)	%(B/A)	No.(C)	%(C/A)
EMPLOYEES						
1.	Permanent(D)	1106	1033	93.40%	73	6.60%
2.	Other than Permanent (E)	1384	1221	88.22%	163	11.78%
3.	Total employees (D+E)	2490	2254	90.52%	236	9.48%
WORKERS						
4.	Permanent(F)	0	0	0	0	0
5.	Other than Permanent (G)	0	0	0	0	0
6.	Total workers (F+G)	0	0	0	0	0

b. Differently abled Employees and workers:

Sr. No.	Particulars	Total (A)	Male		Female	
			No.(B)	%(B/A)	No.(C)	%(C/A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent(D)	1	1	100%	0	0
2.	Other than Permanent (E)	0	0	0	0	0
3.	Total employees (D+E)	1	1	100%	0	0
DIFFERENTLY ABLED WORKERS						
4.	Permanent(F)	0	0	0	0	0
5.	Other than Permanent (G)	0	0	0	0	0
6.	Total workers (F+G)	0	0	0	0	0

21. Participation/Inclusion/Representation of women:

	Total (A)	Number and percentage of Females	
		No.(B)	%(B/A)
Board of Directors	8	2	25%
Key Management Personnel*	3	1	33.33%

*Key Management Personnel are Managing Director (Chairman & MD), Chief Financial Officer (CFO) and Company Secretary (CS). Data as on 31 March 2024.

22. Turnover rate for permanent employees and workers:

(Disclose trends for the past 3 years)

	FY 2023-24			FY 2022-23			FY 2021-22		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	26.27%	35.66%	26.88%	23.15%	30.58%	23.68%	20.66%	32.64%	21.61%
Permanent Workers	0	0	0	0	0	0	0	0	0

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

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

S. No.	Name of the holding/subsidiary/ associate companies/joint ventures (A)	Indicate whether holding/ Subsidiary/Associate/Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Securevalue India Limited	Wholly owned subsidiary	100%	No
2	India Transact Services Limited	Wholly owned subsidiary	100%	No
3	Global Transact Services Pte. Limited (GTSL)	Wholly owned subsidiary	100%	No
4	Novus Technologies Pte. Limited (NTPL)	First level step down subsidiary through GTSL	90%	No
5	Novus Technologies (Cambodia) Company Limited	Second level step down subsidiary through NTPL	90%	No
6	Novus Transact Philippines Corporation	Second level step down subsidiary through NTPL	90%	No
7	Novustech Transact Lanka (Private) Limited	Second level step down subsidiary through NTPL	90%	No
8	AGS Community Foundation	Subsidiary	60%	No
9	P.T. Nova Digital Perkasa	Associate Company through its First level step down subsidiary (NTPL)	45%	No

VI. CSR Details

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: Yes
(ii) Turnover (in ₹) – 10,433.82 Million
(iii) Net worth (in ₹) – 5,140.19 Million

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2023-24			FY 2022-23		
		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	NA	NA	NA	NA	NA	NA
Investors (other than shareholders)	Yes Web-link	NA	NA	NA	Nil	Nil	NA
Shareholders	Yes Web-link	1	Nil	NA	8	Nil	NA
Employees and workers	Yes Web-link	Nil	Nil	NA	Nil	Nil	NA
Customers	Yes Web-link	Nil	Nil	NA	Nil	Nil	NA
Value Chain Partners	Yes Web-link	Nil	Nil	NA	Nil	Nil	NA
Other (please specify)	-	-	-	-	-	-	-

26. Overview of the entity’s material responsible business conduct issues. Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format:

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	GHG emissions and energy management	Risk	The Company is focused on reducing its environmental footprint through GHG reduction and energy efficiency, aiming to lower operational costs, boost its reputation, and align with global sustainability goals. Recognizing the high energy demands of manufacturing, the Company is adopting efficient technologies, integrating renewable energy, and optimizing resource use. These efforts will not only cut GHG emissions but also result in long-term cost savings. By embracing GHG and energy management, the Company is driving innovation, minimizing environmental impact, and promoting a sustainable future for its operations and the wider community.	The company recognizes the importance of monitoring and reducing emissions. To offset our carbon footprint, we have implemented solar energy solutions. We are committed to promoting eco-friendly alternatives to minimize environmental impact and ensure the sustainability of our operations.	Negative
2.	Waste Management	Risk	Effective waste management is imperative to prevent soil, water, and air pollution that could lead to legal challenges, regulatory violations, and reputational harm, as well as potential fines. Mismanagement of waste also squanders valuable resources by discarding recyclable or reusable electronic components, missing critical opportunities for cost savings and resource conservation. By prioritizing waste reduction and recycling, the Company can mitigate environmental risks, ensure compliance, protect public health, and enhance its corporate image while reaping economic and environmental benefits.	At AGS Transact, we prioritize effective waste management by carefully storing, managing, and disposing of waste through reputable, authorized vendors. Our commitment to environmental sustainability ensures that all waste generated in our operations is handled responsibly and in full compliance with applicable regulations.	Negative

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
3	Human capital development	Opportunity	Developing human capital offers a major advantage for our company. By investing in our employees' skills and knowledge, we boost their productivity, creativity, and adaptability. This not only strengthens our competitive edge but also cultivates a culture of continuous improvement, innovation, and employee retention, all essential for long-term success.	-	Positive
4	Customer Satisfaction	Risk	In today's competitive market, where consumers have numerous alternatives, a dissatisfied customer can easily switch to a competitor, leading to customer churn and reduced market share. Failing to prioritize and achieve high customer satisfaction levels can introduce significant risks. Poor satisfaction not only hinders the company's ability to secure repeat business and build long-term client relationships but also limits opportunities for cross-selling, upselling, and revenue growth.	At AGS Transact customer satisfaction is prioritised. Customer feedback is received through various platforms like helpline nos. and email, as well as social media platforms. The first response is provided within 1-2 working days.	Negative
5	Community development	Opportunity	Participating in community development initiatives enables the company to forge strong, positive relationships with the local communities in which it operates. This involvement enhances its reputation as a responsible corporate citizen, generating goodwill and support from community members and stakeholders. By investing in community development, the company also contributes to creating a skilled and educated workforce.	-	Positive
6	Health and safety	Opportunity	Prioritizing health and safety presents a valuable opportunity for our company to focus on employee well-being. By reducing workplace accidents, absenteeism, and insurance costs, we create a safer environment that boosts morale and productivity. This commitment not only enhances our reputation but also attracts talent and clients who value safety, ultimately driving sustainable growth.	-	Positive
7	Supply Chain Management	Risk	Disruptions in the supply chain can stem from various factors like natural disasters, trade disputes, or unexpected events such as the COVID-19 pandemic. These disruptions may result in delays in obtaining raw materials, components, or finished goods, which can negatively impact production schedules, customer satisfaction, and overall business operations. Without contingency plans or alternative suppliers, the effects of these disruptions can be even more severe.	AGS Transact maintains a strong network of vendors/partners for business across sectors we operate in.	Negative

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
8	Privacy and Data Security	Risk	Customer data, including personal information, payment details, and usage patterns, may be collected and stored by the company. If data protection measures are inadequate or a breach occurs, this information could be exposed to unauthorized access, resulting in reputational harm, loss of customer trust, and potential legal and regulatory consequences. Such breaches can also jeopardize competitive advantage, compromise intellectual property, and lead to possible litigation.	At AGS Transact, we prioritize privacy by implementing robust, commercially reasonable security measures to protect your information. We consistently upgrade our technology to ensure customer data remains secure. Access to personal information is restricted to employees with legitimate business needs, and we train our staff on confidentiality and privacy through standard procedures, training programs, and internal policies. Personal and financial information on our website is securely transmitted using Secure Sockets Layer (SSL) technology, preventing potential misuse during transmission between your computer and AGS Transact.	Negative
9	Digital Inclusion	Opportunity	By actively championing digital inclusion, the company can play a pivotal role in narrowing the digital divide and ensuring fair access to technology and digital resources. This effort fosters a more inclusive society, empowering marginalized communities, individuals with disabilities, and underserved populations with the tools and skills they need to engage in the digital economy. Developing affordable and accessible products and services not only supports these communities but also opens up new, previously untapped markets, expanding the company's reach and impact.	-	Positive
10	Diversity, Equity and Inclusion	Risk	If Diversity, Equity, and Inclusion are not prioritized, the company risks lacking diversity within its workforce. A uniform team may find it challenging to innovate, respond to shifting market needs, and understand the varied perspectives of customers. Moreover, this can negatively affect the company's reputation and brand image, particularly as stakeholders place greater importance on diversity and inclusion.	Our company is committed to fostering a fair and inclusive workplace, free from any form of discrimination. We promote a safe and healthy work environment where everyone is treated with equality and respect.	Negative
11	Employee engagement and wellbeing	Opportunity	Maximizing employee engagement and well-being presents a key opportunity for our company, as they directly influence productivity, innovation, and retention. When employees feel valued and supported, they deliver their best performance, driving the company's success. Additionally, a positive work environment not only attracts top talent but also enhances our reputation, supporting long-term growth.	-	Positive

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
12	Business Ethics	Risk	Unethical behavior, including fraud, corruption, or environmental irresponsibility, can damage the company's brand image, resulting in customer boycotts, negative media coverage, and a loss of market share. Failure to adhere to ethical standards and legal regulations poses significant risks, including legal penalties, fines, and litigation. Violations of anti-corruption laws, labor rights, data privacy, or environmental regulations can lead to substantial legal and financial consequences, harming the company's financial health and legal reputation.	The company is committed to a robust approach to business ethics, focusing on cultivating a culture of integrity. This includes promoting ethical awareness through training and communication, establishing clear codes of conduct, implementing strong internal controls, and conducting regular ethics audits. We also provide channels for anonymous reporting and take prompt action against unethical behavior. By emphasizing ethical values and accountability, we build a solid ethical foundation, protecting our reputation and ensuring long-term success.	Negative

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	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c. Web Link of the Policies, if available.	https://www.agsindia.com/corporate-policies.aspx								
2. Whether the entity has translated the policy into procedures. (Yes/No)	The Company strives to diligently implement and translate all policies into effective procedures and practices.								
3. Do the enlisted policies extend to your value chain partners?	The Company encourages its value chain partners to uphold standards of ethics, fairness and transparency in all their dealings with the Company.								
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 your entity and mapped to each principle.	-	ISO 9001: 2015	-	-	-	ISO 14001: 2015	-	-	ISO/IEC 27001: 2013, PCI-DSS, PA-DSS
	BIS Certification for ATM								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	AGS Transact is committed to environmental responsibility and is actively developing sustainability goals and targets specifically for its technology. By using technology for sustainable practices, the company shows its commitment to creating positive change and supporting a greener future.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	NA								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
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) AGS Transact is one of the leading providers of Cash & digital payment solutions and automation technology in India offering online payment services for banks, OMCs, merchants, and fintech. At AGS Transact, we believe in adopting sustainable practices and have taken various measures to promote them. Our commitment to sustainability remains unwavering, despite the numerous challenges encompassing ESG. We actively address and manage environmental impact, prioritise data privacy and security, uphold ethical business conduct, and implement responsible supply chain practices. We have taken significant steps to promote responsible waste management by partnering with Ecyclear to collect and dispose of our e-waste nationwide. We actively encourage our clients to join us in adopting sustainable waste management practices. Additionally, we have implemented VRF AC units to reduce CO2 emissions at AGS House, Navi Mumbai and have incorporated solar energy into our operations at Daman plant, reflecting our commitment to environmental conservation. Notably, our marquee AGS House building in Navi Mumbai strives towards becoming a "Green building." At AGS Transact, we prioritise governance principles of full disclosure, fairness, equity, transparency, and accountability across all aspects of our operations to protect the interests of our stakeholders. We adhere to best industry practices and maintain comprehensive compliance reports to ensure the highest standards of safety and regulatory compliance. Our employees' safety and security are of utmost importance, and we implement right measures to maintain health and safety standards in all workplaces. AGS Transact is deeply committed to making a positive impact on society through various CSR initiatives defined by our CSR policy. Moving forward, we will continue to strengthen our efforts in ESG practices, contributing to a brighter and more sustainable future for all stakeholders.									
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	The Board of Directors are responsible for oversight and implementation.								
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.	We are in the process of identifying an appropriate committee to oversee sustainability-related matters, which we plan to establish in the near future. In the meantime, our Corporate Social Responsibility (CSR) Policy ensures that CSR projects are approved and monitored in alignment with our strategy to positively impact communities through various initiatives.								

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)									
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9	
Performance against above policies and follow up action																			Annually
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances																			Quarterly

11. Has the entity carried out independent assessment/evaluation of the working of its policies by an external agency? (Yes/No) If yes provide name of the agency.

P1	P2	P3	P4	P5	P6	P7	P8	P9
No	Yes We have a robust functional review mechanism complemented with a strong independent internal audit process that covers the working of all key policies. Indian Register Quality	No	No	No	Yes Indian Register Quality Systems (IRQS)	No	No	Yes Sisainfosec Technologies

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

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the principles material to its business (Yes/No)									
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)	Not Applicable								

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors Key Managerial Personnel	4	During the financial year 2023-24, the Company provided various updates in the Board and Committee meetings. Directors (including Independent Directors) as members of the various Committees were informed and kept abreast on the regulatory and statutory developments including but not limited to business, operations, governance, technology and challenges faced by the industry. The Board and various Committees are updated on compliance, risk and audit observations. The Company has conducted familiarization programmes for its independent directors with emphasis on Roles, Duties & Responsibilities of the Directors & Nature of Industry and Business Operations of the Company. As a process when a new independent director is appointed, a familiarization programme is conducted by the senior management team by way of presentation on Company's business operations, financial performance and other important aspects of the Company's business.	100
Employees other than BoD and KMPs	2		100
Workers	NA	NA	NA

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

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

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

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

Case Details	Name of the regulatory/enforcement agencies/judicial institutions
NA	NA

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, AGS Transact Technologies Limited is dedicated to maintaining the highest ethical standards. Our comprehensive Anti-Bribery and Corruption Policy ensures that all employees, representatives, and business partners uphold the company's integrity and protect its reputation. This policy enforces a strict "zero-tolerance" approach to any misconduct, with violations resulting in disciplinary action. The policy is readily accessible on the company's internal intranet, underscoring our commitment to transparency and ethical conduct.

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 2023-24	FY 2022-23
Directors	None	None
KMPs	None	None
Employees	None	None
Workers	NA	NA

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

	FY 2023-24		FY 2022-23	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	-	0	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	-	0	-

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.

NA

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

Essential Indicators

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

	FY 2023-24	FY 2022-23	Details of improvements in environmental and social impacts
R&D	Nil	Nil	-
Capex	Nil	Nil	-

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

Yes, AGS Transact prioritizes responsible sourcing through a robust system aligned with ISO 9001:2015 and ISO 14001:2015 certifications. The company's Responsible Supply Chain Management policy governs all interactions with Business Associates, who are evaluated based on their commitment to these standards during selection. Business Associates are expected to uphold the principles outlined in the company's Quality and Environment policies. Supplier performance is monitored

through AGS-IQA's Supplier Quality Ratings and audits. Standardized terms and conditions ensure consistent governance across divisions. Beyond economic considerations, the company prioritizes environmental, safety, human rights, and ethical practices within its supply chain. Strict adherence to labour laws is mandatory for all suppliers, with work methods, standards, and performance forming a critical part of the evaluation process. Safety assessments are incorporated into vendor visits, audits, and registration within the company's systems. This comprehensive approach ensures sustainable and ethical sourcing practices.

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

The percentage of inputs procured sustainably is deemed immaterial and negligible in its quantitative significance.

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.

AGS Transact is committed to responsible e-waste management, in line with our ISO 9001:2015 and ISO 14001:2015 certifications. We educate customers on proper disposal methods through our "GUIDELINES FOR DISPOSAL OF WASTES," distributed via email and included with our finished products. Taking full responsibility for the product lifecycle, we retrieve used items for reuse or ensure their responsible disposal through certified e-waste recyclers, strictly adhering to environmental regulations.

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.

Yes, EPR is applicable, and the company's waste collection plan aligns with the submitted EPR plan.

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

Essential Indicators

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees											
Male	1033	1033	100%	1033	100%	0	0	0	0	0	0
Female	73	73	100%	73	100%	73	100%	0	0	0	0
Total	1106	1106	100%	1106	100%	73	100%	0	0	0	0
Other than Permanent employees											
Male	1221	1221	100%	1221	100%	0	0	0	0	0	0
Female	163	163	100%	163	100%	163	100%	0	0	0	0
Total	1384	1384	100%	1384	100%	163	100%	0	0	0	0

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	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0
Other than Permanent workers											
Male	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0

Not Applicable as the entire workforce is categorized as 'Employees' and none as 'Workers'.

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

Benefits	FY 2023-24			FY 2022-23		
	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	100%	NA	Y	100%	NA	Y
Others – NPS	3.44%	NA	Y	-	-	-

*Note - The above represents benefits provided to all the employees who are eligible/have opted for the said retirement benefit.

3. Accessibility of workplaces

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

Yes, AGS House prioritizes accessibility by providing wheelchair-friendly ramps and dedicated restrooms for individuals with disabilities. This commitment creates an inclusive environment where everyone can navigate company's facilities comfortably and effortlessly.

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

No, however AGS Transact is committed to fostering a diverse and inclusive workplace environment where employees are valued for their unique skills, talents, and perspectives.

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	0	0	0	0
Female	100%	65.22%	0	0
Total	100%	65.22%	0	0

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

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	NA
Other than Permanent Workers	NA
Permanent Employees	Yes. A grievance reporting mechanism is in place to address employee concerns effectively.
Other than Permanent Employees	Employees have the option to raise grievances with their reporting managers and/or HR, ensuring a transparent and accessible process for resolving issues within the organisation

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

Category	FY 2023-24			FY 2022-23		
	Total employees/workers in respective category (A)	No. of employees/workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees/workers in respective category (C)	No. of employees/workers in respective category, who are part of association(s) or Union (D)	% (D/C)
Total Permanent Employees						
Male	1033	0	-	1215	0	-
Female	73	0	-	84	0	-
Total Permanent Worker						
Male	NA	NA	-	NA	NA	-
Female	NA	NA	-	NA	NA	-

8. Details of training given to employees and workers:

Category	FY 2023-24					FY 2022-23				
	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	1033	1033	100%	1033	100%	2559	2559	100%	202	7.89%
Female	73	73	100%	73	100%	225	225	100%	23	10.22%
Total	1106	1106	100%	1106	100%	2784	2784	100%	225	8.08%
Workers										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

Category	FY 2023-24			FY 2022-23		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	1033	801	77.54%	2559	2100	82.06%
Female	73	46	63.01%	225	172	76.44%
Total	1106	847	76.58%	2784	2272	81.61%
Workers						
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA

10. Health and safety management system:

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

Yes. AGS Transact is proud to be an ISO 14001:2015 certified company, reflecting our commitment to environmental management. We also prioritise employee health and safety and regularly monitor these aspects through internal process audits. Additionally, we undergo external audits conducted by various agencies, such as Indian Register Quality Systems (IRQS), across different time zones annually, ensuring comprehensive assessments of our practices

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

AGS Transact prioritizes a safe work environment through annual risk assessments documented in the Risk Register and complemented by rigorous weekly internal audits to ensure ongoing compliance with safety protocols.

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

Yes

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

Yes

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

Safety Incident/Number	Category	FY 2023-24	FY 2022-23
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
	Workers	0	0
Total recordable work-related injuries	Employees	0	0
	Workers	0	0
No. of fatalities	Employees	0	0
	Workers	0	0
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	0	0

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

AGS Transact prioritizes employee safety at its Daman plant by mandating Personal Protective Equipment (PPE) like safety shoes, gloves, earplugs, masks, goggles, and helmets, with daily checks by team managers as part of the Total Productive Maintenance (TPM) program.

In addition, the company emphasizes on lean practices including 5S, TPM, Gemba, Poke Yoke, Kaizens, and Kanban, creating a safe and healthy workplace environment. Regular trainings and daily morning meetings contribute to an agile work environment, fostering continuous improvement and employee engagement.

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

	FY 2023-24			FY 2022-23		
	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. Assessment for the year:

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

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

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 entity.

AGS Transact Technologies has identified its stakeholders based on factors such as regular engagement, their importance to business sustainability, and their direct impact on the company. Shareholders are engaged to promote transparency and receive updates on business performance. Employees are prioritized to foster a positive work environment and provide growth opportunities. The company engages with government and regulators to ensure compliance, maintains strong relationships with suppliers for efficient supply chains, engages customers to deliver quality products and services, and initiates community engagement through social development initiatives.

List of identified stakeholders:

1. Shareholders
2. Employees
3. Customers
4. Suppliers
5. Community
6. Government and regulators

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

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/Half yearly/ Quarterly/others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Shareholders	No	Investor relations report like Annual report, Annual General meeting, Analyst calls, Stock exchange intimations, Newspaper, Emails, Website	On a regular basis	Share essential information about business operations, ensure transparency regarding statutory approvals, update on Company's performance, strategic decisions, and compliance with regulatory requirements. Foster collaborative relationship, promote trust, and ensure accountability.
Employees	No	Email, Intranet, Website, CXO address, Team meetings	On a regular basis	Share crucial business information, company policies, training and development initiatives, performance management updates. Ensure transparency regarding statutory approvals and compliance with regulatory requirements.
Customers	No	Telephone, Emails, Business meetings, Website, Social media engagement	On a regular basis	Facilitate seamless onboarding, gather feedback, provide updates on new products/services, offer technical assistance. Ensure customer satisfaction, effective communication, and address customer needs throughout their journey.

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/Half yearly/ Quarterly/others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Suppliers	No	Telephone, Emails, Business meetings, Website, Social media engagement	On a regular basis	Convey requirements for materials and services, provide technical assistance, establish collaborative relationships, ensure clear communication, and support effective procurement.
Community	No	Community building through CSR initiatives	On a regular basis	Actively contribute to community betterment through educational programs, healthcare initiatives, and infrastructure projects.
Government and Regulators	No	Representations, Emails, Letters, Government platforms and meetings	On a regular basis	Obtain statutory approvals, ensure compliance, make timely payments to the exchequer. Maintain transparent and collaborative relationships with government bodies and regulatory authorities to fulfill obligations and contribute to the economic framework.

PRINCIPLE 5: Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2023-24			FY 2022-23		
	Total (A)	No. of employees/ workers covered (B)	% (B/A)	Total (C)	No. of employees/ workers covered (D)	% (D/C)
Employees						
Permanent	1106	1106	100%	1299	1299	100%
Other than permanent	1384	1384	100%	1485	1485	100%
Total Employees	2490	2490	100%	2784	2784	100%
Workers						
Permanent	-	-	-	-	-	-
Other than permanent	-	-	-	-	-	-
Total Workers	-	-	-	-	-	-

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

Category	FY 2023-24					FY 2022-23				
	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	1106	0	0	1106	100%	1299	0	0	1299	100%
Male	1033	0	0	1033	100%	1215	0	0	1215	100%
Female	73	0	0	73	100%	84	0	0	84	100%
Other than Permanent	1384	107	7.73%	1277	92.77%	1485	129	8.69%	1356	91.31%
Male	1221	99	8.11%	1122	91.89%	1344	121	9%	1223	91%
Female	163	8	4.91%	155	95.09%	141	8	5.67%	133	94.33%
Workers										
Permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Other than Permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-

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

a. Median remuneration/wages:

	Male		Female	
	Number	Median remuneration/salary/wages of respective category	Number	Median remuneration/salary/wages of respective category
Board of Directors (BoD)	7	5.55	2	4.15
Key Managerial Personnel	1*	16.9	1	2.33
Employees other than BoD and KMP	1,029	0.49	72	0.48
Workers	NA	NA	NA	NA

Notes:

1. Excluding Managing Director, as he is considered in the calculation of the median for the Board of Directors.
2. Mr. Rahul N. Bhagat ceased to be a Director effective 6 June 2023.

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.

AGS Transact is committed to maintaining a workplace environment that upholds human rights and encourages open communication. We have implemented a whistle-blower policy to facilitate the secure reporting of any violations, ensuring a safe space for employees to raise concerns. Additionally, employees are encouraged to address issues directly with the HR team via email or private discussions, reinforcing our commitment to appropriately addressing all matters. To further promote a respectful and inclusive workplace culture, AGS Transact has established a POSH (Prevention of Sexual Harassment) policy. This policy is designed to create an environment free from harassment and discrimination, ensuring the well-being and dignity of all employees.

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

	FY 2023-24			FY 2022-23		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	Nil	Nil	-	Nil	Nil	-
Discrimination at workplace	Nil	Nil	-	Nil	Nil	-
Child Labour	Nil	Nil	-	Nil	Nil	-
Forced Labour/Involuntary Labour	Nil	Nil	-	Nil	Nil	-
Wages	21	20	-	31	18	-
Other human rights related issues	Nil	Nil	-	Nil	Nil	-

7. Mechanisms to prevent adverse consequences to the complaint in discrimination and harassment cases.

AGS Transact prioritizes a fair and just complaint resolution process. Mechanisms are in place to protect complainants from retaliation and ensure their well-being. The company fosters open communication while upholding the rights and dignity of all involved, guaranteeing a process that's impartial and addresses concerns accordingly.

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

No.

9. Assessment for the year:

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

10. Provide details of any corrective actions taken or underway to address significant risks/concerning arising from the assessments at Question 10 above –
Not applicable

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

Essential Indicators

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

Parameter	Unit	FY 2023-24	FY 2022-23
From renewable sources			
Total electricity consumption (A)	GJ	93.49	92.10
Total fuel consumption (B)	GJ	-	-
Energy consumption through other sources (C)	GJ	-	-
Total energy consumed from renewable sources (A+B+C)	GJ	93.49	92.10
From non-renewable sources			
Total electricity consumption (D)	GJ	121,815.56	136,123.11
Total fuel consumption (E)	GJ	53.58	172.86
Energy consumption through other sources (F)	GJ	-	-
Total energy consumed from non-renewable sources (D+E+F)	GJ	121,869.14	136,295.97
Total energy consumed (A+B+C+D+E+F)	GJ	121,962.63	136,388.07
Energy intensity per rupee of turnover (Total energy consumption/turnover in rupees)	GJ/Mn INR	11.7	11.2
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.

No

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

Parameter	FY 2023-24	FY 2022-23
Water withdrawal by source (in kilolitres)		
(i) Surface Water	-	-
(ii) Ground Water	-	1,583.00
(iii) Third Party Water	4,281.29	4,181.82**
(iv) Seawater/desalinated water	-	-

Parameter	FY 2023-24	FY 2022-23
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	4,281.29	5,764.82**
Total volume of water consumption (in kilolitres)	4,281.29	5,764.82**
Water intensity per rupee of turnover (Total Water consumption/Revenue from operations)	0.41	0.48**
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

*Due to growing presence of factories in vicinity, company has taken conscious decision to not use ground water.

**Figures for FY 2023 have been restated

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

*Figure of FY 2023 for third party water has been restated as the revised approach has been taken to calculate amount of water consumption in offices.

4. Provide the following details related to water discharged:

Parameter	FY 2023-24	FY 2022-23
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 discharge (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

No

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

Not applicable. At our plant, we do not use water for any industrial processes.

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

Parameter	Please specify unit	FY 2023-24	FY 2022-23
NOx	kgs	0.83	0.84*
Sox	kgs	1.09	1.01*
Particulate matter (PM)	kgs	2.80	2.10*
Persistent organic compounds (POP)	-	-	-
Volatile organic compounds (VOC)	-	-	-
Hazardous air pollutants (HAP)	-	-	-
Others-please specify	-	-	-

*Figures for FY 2023 have been restated as revised approach of calculation is taken to maintain the uniformity and comparability in reporting

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

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

Parameter	Unit	FY 2023-24	FY 2022-23
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	3.54	10.98
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	20,563.14	30,627.70
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions/Revenue from operations)	MT CO ₂ /Mn INR	1.97	2.53
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity			

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

No

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

Yes, AGS Transact is committed to reducing its environmental footprint through a hybrid energy strategy. This includes utilizing solar power generation to offset greenhouse gas (GHG) emissions associated with traditional energy sources. By integrating renewables into our process, we strive for a more sustainable and environmentally conscious approach to energy consumption.

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

Parameter	FY 2023-24	FY 2022-23
Total Waste generated (in metric tonnes)		
Plastic waste (A)	-	0.35
E-waste (B)	106.77	90.08*
Construction and demolition waste (D)	-	-
Battery waste (E)	-	-
Radioactive waste (F)	-	-
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)	345.56	106.22*
Total (A+B + C + D + E + F + G + H)	452.33	196.65*
Waste intensity per rupee of turnover (Total waste generated/Revenue from operations)	0.04	0.01
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	452.33	196.65
ii) Re-used	-	-
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	-	-
iii) Other disposal operations	-	-
Total	-	-

*Figures of FY 2023 have been restated as there was a revised approach taken for the categorisation of waste.

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 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.

AGS Transact is committed to environmental responsibility, as demonstrated by our ISO 9001:2015 and ISO 14001:2015 certifications. We inform customers about proper disposal practices through our detailed "GUIDELINES FOR DISPOSAL OF WASTES GENERATED DURING PRODUCT LIFECYCLE" (Doc.DD-OPR-SOP-039 Rev.00), distributed via email and with finished goods.

Our approach to waste management includes responsible product lifecycle management. Once a product reaches the end of its life, AGS Transact retrieves it for reuse, or if the product is defective, ensures its disposal through approved e-waste vendors in full compliance with regulations. This commitment ensures that harmful waste is not generated, reflecting our dedication to sustainable practices and environmental stewardship.

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:

Not Applicable

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

No EIA was carried out in the current reporting year

13. Is the entity compliant with the applicable environmental law/regulations/guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

Yes.

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.
5
- b. List the top 10 trade and industry chambers/associations (determined based on the total members of such body) the entity is a member of/affiliated to.

S. No.	Name of the trade and industry chambers/associations	Reach of trade and industry chambers/associations (State/National)
1	Confederation Of ATM Industry (CATMI)	National
2	Currency Cycle Association (CCA)	National
3	Internet And Mobile Association Of India (IAMAI)	National
4	Indian Paint Association (IPA)	National
5	International Market Assessment (IMA) India	National

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

Not Applicable as there were no instances of issues related to anti-competitive conduct by the entity.

PRINCIPLE 8: Businesses should promote inclusive growth and equitable development

Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year –
Not applicable
2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format: –
Not applicable
3. Describe the mechanisms to receive and redress grievances of the community.
We currently do not have a formal process for handling community grievances, but we are willing to engage with and address any concerns or issues that may arise.
4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

	FY 2023-24	FY 2022-23
Directly sourced from MSMEs/small producers	68.05%	36.97%
Directly from within India	31.95%	63.03%

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.
AGS Transact prioritizes exceptional customer support through dedicated toll-free numbers, email addresses for first-level inquiries, and a commitment to resolving social media grievances within 2-3 business days. This multi-channel approach ensures prompt issue escalation and efficient resolution, demonstrating our dedication to valued customer feedback.

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

	As a percentage to total turnover
Environmental and social parameters relevant to the product	NIL
Safe and responsible usage	NIL
Recycling and/or safe disposal	NIL

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

	FY 2023-24			FY 2022-23		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	0	0	-	0	0	-
Advertising	0	0	-	0	0	-
Cyber-security	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	-
Other	-	-	-	-	-	-

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

	Number	Reasons for recall
Voluntary recalls	0	NA
Forced recalls	0	NA

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.**

AGS Transact prioritizes customer privacy and information security. We demonstrate this commitment by:

- 1) Maintaining the confidentiality of personal information.
- 2) Employing robust security measures to prevent unauthorized access.
- 3) Utilizing industry-standard protocols to safeguard online information exchange. These practices ensure a secure and trustworthy experience for our valued customers.

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.**

None