



RADIANTCMS/SE/BRSR/2023-24

Date: 19.08.2023

To  
Listing Department,  
National Stock Exchange of India Limited  
C-1, G-Block, Bandra - Kurla Complex  
Bandra (E), Mumbai - 400 051

To  
Department of Corporate Services,  
BSE Limited  
Phiroze Jeejeebhoy Towers, Dalal Street,  
Mumbai - 400 001

**Scrip Code: 543732, Scrip Symbol: RADIANTCMS**  
**ISIN: INE855R01021**

**Sub: Business Responsibility and Sustainability Report FY 2022-23**

Dear Sir/Madam,

Pursuant to Regulation 34(2)(f) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith the Business Responsibility and Sustainability Report ("BRSR") for the FY 2022-23.

The BRSR is also uploaded on the Company's website and can be accessed at: <https://radiantcashservices.com/agm-for-fy-2022-23/>.

This is for your information and records.

Thanking you,

Yours faithfully,

**For RADIANT CASH MANAGEMENT SERVICES LIMITED**

**Col. David Devasahayam**  
**Chairman and Managing Director**  
(DIN: 02154891)

# Business Responsibility and Sustainability Report

## BRSR OVERVIEW:

**SECTION A** – General disclosures

**SECTION B** – Management and process disclosures

**SECTION C** – Principle-wise performance disclosure

Principle 1	Businesses should conduct and govern themselves with integrity and in a manner that is ethical, transparent, and accountable
Principle 2	Businesses should provide goods and services in a manner that is sustainable and safe
Principle 3	Businesses should respect and promote the well-being of all employees, including those in their value chains
Principle 4	Businesses should respect the interests of and be responsive to all its stakeholders
Principle 5	Businesses should respect and promote human rights
Principle 6	Businesses should respect and make efforts to protect and restore the environment
Principle 7	Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent
Principle 8	Businesses should promote inclusive growth and equitable development
Principle 9	Businesses should engage with and provide value to their consumers in a responsible manner

## SECTION A – GENERAL DISCLOSURES

### Details:

1. Corporate Identity Number (CIN) of the Listed Entity	L74999TN2005PLC055748
2. Name of the company	RADIANT CASH MANAGEMENT SERVICES LIMITED
3. Year of incorporation	2005
4. Registered office address	28, Vijayaraghava Road,T.Nagar, Chennai, Tamil Nadu 600017
5. Corporate address	No.4/3, Raju Nagar, 1st Street, Okkiyam Thoraipakkam, OMR, Chennai 600096
6. E-mail	investorrelations@radiantcashlogistics.com
7. Telephone	(91)- 44 – 4904 4904
8. Website	<a href="http://www.radiantcashservices.com">www.radiantcashservices.com</a>
9. Financial year for which reporting is being done	FY 2022-23
10. Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited, BSE Ltd
11. Paid-up Capital	₹ 106.71 million
12. Name of contact details of the person who may be contacted in case of any queries on the BRSR Report	Nithin Tom, Company Secretary Email: nithin@radiantcashservices.com (91)- 44 – 4904 4904
13. Reporting boundary	Standalone

### Products and Services

#### 14. 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	Activities auxiliary to financial service activities	Cash management services for banks, financial institutions, organized retail, and e-commerce companies in India.	100%

**15. 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	Cash Management Services	66190	100%

**Operations**

Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of offices
<b>National</b>	55 (comprising of 1 Registered Office, 1 Corporate Office, 19 Regional Offices and 34 other Offices which includes Vaults, Strong Rooms, and Sub-Regional offices)
<b>International</b>	RCMS doesn't have international operations.

**16. Markets served by the entity:**

The company operates in the following markets mentioned below:

**a. Number of locations**

Locations	Number
<b>National (No. of States)</b>	We have operations in 28 States and 8 Union Territories in India. We serve in 5733 locations comprising of Tier I cities viz. New Delhi, Mumbai, Kolkata, Chennai, Bengaluru, Hyderabad, Pune and Ahmedabad and in Tier II & III cities and towns.
<b>International (No. of Countries)</b>	-Not applicable-

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

-Not applicable-

**c. A brief on types of customers**

The company is in the business of cash management and provides services such as cash pick-up and delivery, network currency management, cash processing, and other value-added services to banks, NBFC, organized retail, e-commerce companies and Financials and Non-financial institutions.

**Employees**

**18. 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)
<b>EMPLOYEES</b>						
1.	Permanent (D)	2174	1792	82%	382	18%
2.	Other than Permanent (E)	0	0	0	0	0
3.	Total employees (D + E)	2174	1792	82%	382	18%
<b>WORKERS</b>						
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

Note: In addition to the employees mentioned above, RCMS engages 7125 service providers on part time/ temporary/ casual basis who provide services for the business operations of RCMS.

#RCMS does not have a workforce classified as Workers

**b. Differently abled Employees and workers:**

Differently abled employees						
S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
1.	Permanent (D)	4	4	100%	0	-
2.	Other than Permanent (E)	0	0	-	0	-
3.	Total differently abled employees (D + E)	4	4	100%	0	-

Differently abled workers #						
S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
4.	Permanent (F)	0	0	0	0	0
5.	Other than permanent (G)	0	0	0	0	0
6.	Total differently abled workers (F + G)	0	0	0	0	0

Note: In addition to the employees mentioned above, RCMS engages 7125 service providers on part time/ temporary/ casual basis who provide services for the business operations of RCMS..

#RCMS does not have a workforce classified as Workers.

**19. Participation/Inclusion/Representation of women**

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	6	2	33%
Key Management Personnel **	7	2	28%

\*\* KMP includes two executive directors viz. Chairman & Managing Director and Whole-Time Director of the company

**20. Turnover rate for permanent employees and workers**

(Disclose trends for the past 3 years)

	FY 2022-23			FY 2021-22			FY 2020-21		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	23%	38%	27%	43%	44%	43%	34%	33%	33%
Permanent Workers *	0%	0%	0%	0%	0%	0%	0%	0%	0%

Note: \*RCMS does not have a workforce classified as Workers.

**Holding, subsidiary and associate companies (including joint ventures)****21. (a) Names of holding / subsidiary / associate companies / joint ventures**

RCMS doesn't have any Holding/Subsidiary or associate companies.

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)
No active subsidiaries				

**CSR****22. (I) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) - Yes**

(ii) Turnover (in ₹) - 3549.06 million

(iii) Net worth (in ₹) - 2299.34 million

## Transparency and Disclosure Compliances

### 23. 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			FY 2022		
		Current Financial Year			Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes	0	0	Complaints from the communities are addressed through "Radiant Foundation", which is the CSR arm of the Radiant Group.	0	0	Complaints from the communities are addressed through "Radiant Foundation", which is the CSR arm of the Radiant Group.
Investors (Other than shareholders)	Yes	0	0	No Complaints received. The Company became listed w.e.f. Jan 04, 2023	0	0	No Complaints received.
Shareholders	Yes	14	0	Shareholder's complaints are addressed jointly with support from RTA (Registrar and Transfer Agents) - Link Intime	0	0	No Complaints received.
Employees & Workers	Yes	0	0	No material Complaints received	0	0	No material Complaints received
Customers	Yes	541	0	Complaints were service related which were resolved in a timebound manner.	419	0	Complaints were service related, which were resolved in a timebound manner.
Value Chain Partner	Yes	0	0	-	0	0	-
Others (Pls Specify)	-	-	--		--	-	
Web link	<a href="https://radiantcashservices.com/corporate-governance/">https://radiantcashservices.com/corporate-governance/</a>						

**24. 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.**

Overview of the entity's material responsible business conduct issues:

S. No.	Material identified issue	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	Carbon Emissions	R	Governments around the world are implementing stricter regulations to mitigate climate change and reduce carbon emissions. By identifying carbon emission as a material topic, RCMS ensures compliance with the existing and future environmental regulations. This helps the company avoid legal issues and penalties and improves its reputation as a responsible organization.	In India, the nature of vehicles to be used for the cash logistics operations are regulated by the RBI/MHA guidelines. As per current regional regulatory compliance, the vehicles in Delhi and NCR are switched to CNG instead of conventional fuels like Petrol/Diesel. Additionally, steps to reduce emissions from the cash vehicles are being taken by periodic pollution control checks and regular servicing.	Negative
2	Labour Management	R	Poor labour management pose a significant risk which can lead to service disruptions and adverse impact on the reputation of the company. The expectations of the work force are increasing with times and effective labour management is essential for organisational growth. As a responsible cash logistics service company, it is crucial for us to prioritise our employee well-being.	By having continuous interactions with the workforce for any feedbacks for improvements and by swiftly addressing the grievances, RCMS is committed to creating positive relationship with the employees. RCMS strives to improve employee satisfaction and maintain positive work environment.	Negative
3	Human Capital Development	O	Continuous upskilling and training programs are required for constant development of the human resources. Well Trained and highly motivated human capital will enhance productivity and innovation. Investing in human capital development will always result in increased efficacy, improved service delivery and resultant profitability and customer delight.	<i>The organization invests in a well thought out human resource development programme for training of the workforce which increased employee morale, motivation and enhanced productivity. These actions also helped the organisation to attract and retain talent and foster business excellence.</i>	Positive
4	Health & Safety	O	Providing a safe and healthy work environment for the workforce promotes employee wellbeing, positive working atmosphere, improved productivity and less downtime.	Stringent safety systems in place to ensure a healthy and safe workplace for the employees. RCMS also conducts safety trainings on safety protocols to avoid any workplace accidents to its employees.	Positive

S. No.	Material identified issue	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)
5	Human Rights	R	Violation of human rights of any form in any of the locations where company has business interest will sooner or later result in agitations and loss of productivity. Adherence to human rights is essential for any business and RCMS is committed towards prohibition of child labour, prohibition of forced and compulsory labour, freedom of association and compliance to current regulatory requirements.	RCMS ensures compliance to local regulations and human rights standards. RCMS keep the channels of feedback from the field team open and intervene proactively where challenges are identified to avoid disruptions. Human rights training programmes are conducted periodically to create awareness to the workforce.	Negative
6	Privacy and Data Security	R	As a cash management service company, Privacy and Data Security is of paramount importance as our business involves sensitive financial data and any disruption or leakage will endanger our company. Timely and secure transmission of data is critical for effective operations.	RCMS have cybersecurity policy in place, and we have implemented data storage and transmission facility with 100% backups to ensure highest level of data security standards.	Negative
7	Community Relations	O	As a responsible business organisation, Radiant cash understands the importance of community relations and invests in development of local communities.	RCMS involves in community initiatives through their CSR arm -Radiant Foundation and other implementing agencies.	Positive
8	Business Ethics	O	Being in financial industry, adherence to professional ethics such as Anti-corruption, Anti-money laundering, Insider trading, Fair taxation and auditing practices are key to success of operations. Clearly defined and transparent processes with ethical implementation will enhance the reputation of the company and in turn result in increased productivity and profitability. Nonadherence on the other hand will lead to legal fines, penalties, trust erosion and reputational damage. Also timely and effective compliance with regulatory and legal authorities, augment good ethical behaviour.	The company's code of conduct clearly mandates ethical behaviour of both the external and internal stakeholders. Moreover, effective Whistle blower policy, vigil mechanism and grievance redressal mechanism are in place. RCMS is planning to conduct well formulated Business ethics and code of conduct trainings to internal stakeholders.	Positive

## 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 (National Guidelines for Responsible Business Conduct) Principles and Core Elements. At RCMS, we have a robust management framework in place which enables us to align with the NGRBC Principles with respect to structure and policies to ensure we continue to deliver our best in an ethical, and responsible way. This includes transparent and ethical business practices that hold us accountable, as well as protect the interests of our stakeholders, including customers and employees.

Principle 1	Businesses should conduct and govern themselves with integrity and in a manner that is ethical, transparent, and accountable
Principle 2	Businesses should provide goods and services in a manner that is sustainable and safe
Principle 3	Businesses should respect and promote the well-being of all employees, including those in their value chains
Principle 4	Businesses should respect the interests of and be responsive to all its stakeholders
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Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and Management Processes									
1.	Y	Y	Y	Y	Y	Y	Y	Y	Y
a) Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)									
b) Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
c) Web Link of the Policies, if available	<a href="https://radiantcashservices.com/corporate-governance/">https://radiantcashservices.com/corporate-governance/</a>								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	N	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	N	N	N	N	N	N	N	N	N
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 Certified- Quality Management Systems								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	ESG considerations are an integral part of our business strategy and operations, reflecting our commitment to sustainability, responsible practices, and ethical decision making. To ensure that the goals and commitments adopted by the company are meaningful, achievable, and impactful we are engaging with the stakeholders for their input. Based on the stakeholders input and materiality assessment, the Company is in the process of identifying focus areas to develop commitments, goals, and targets with defined timelines.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Not Applicable								



Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
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**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)**

In today's rapidly changing business landscape, Environmental, Social and Governance initiatives have become quintessential for our business and RCMS endeavours to embed these principles in our operations. Addressing important global challenges such as climate change, social inequality, and ethical conduct, has become more crucial than ever. By prioritizing sustainability, social responsibility, and ethical, responsible, and transparent governance, we strive to build a better world and enhance long-term value for our stakeholders. Incorporating ESG considerations into our strategies, operations and decision-making processes is not only essential for addressing global and regulatory requirements but also aligns with our commitment to responsible business practices. Moving ahead, with focused efforts and initiatives in the areas of Environmental, Social and Governance, Radiant Cash Management Services will continue to tread further in its sustainability journey by continual improvement, collaborative all rounded development and inclusive approach.

**8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).** Col. DAVID DEVASAHAYAM (DIN: 02154891)  
Chairman and Managing Director  
[investorrelations@radiantcashlogistics.com](mailto:investorrelations@radiantcashlogistics.com)  
(91)- 44 - 4904 4904

**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.** Col. DAVID DEVASAHAYAM (DIN: 02154891)  
Chairman and Managing Director  
[investorrelations@radiantcashlogistics.com](mailto:investorrelations@radiantcashlogistics.com)  
(91)- 44 - 4904 4904

**Policy and management processes**

**10. Details of Review of NGRBCs by the Company:**

Subject for Review	Indicate whether review was undertaken by										Frequency								
	Director / Committee of the Board/ Any other Committee										(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 Y Y Y Y Y Y Y Y Y Y A A A A A A A A A A

Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances Y Y Y Y Y Y Y Y Y Y A A A A A A A A A A

**11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency.** RCMS hasn't carried out any assessment /evaluation of the working of the policies by an external agency.

**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
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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) Not Applicable

It is planned to be done in the next financial year (Yes/No)

Any other reason (please specify)

## SECTION C – PRINCIPLE WISE PERFORMANCE DISCLOSURE

**Principle 1 – Businesses should conduct and govern themselves with integrity, and in a manner that is ethical, transparent, and accountable**

RCMS is committed to conducting business in accordance with the applicable regulations upholding the highest standards of business ethics. RCMS operates in a way that fosters trust with all of its stakeholders, including customers, staff, regulators and general public. The Company upholds moral principles and encourages business practices by acting with integrity. Open communication is encouraged by transparency and accountability, which gives stakeholders a clear understanding of the company's action and decision-making procedures. The dedication to moral conduct, openness and accountability not only improves the company's reputation but also fosters a healthy, ethical business environment. RCMS has laid down a Code of Conduct for its Board of Members, Senior Management Personnel and all other employees which enables them to discharge their duties with transparency, accountability, independence and ethical conduct.

**SDG Linkages****Essential Indicators****1. Percentage coverage by training and awareness programmes on any of the principles during the financial year:**

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	% of persons in respective category covered by the awareness programmes
Board of Directors	3	<ul style="list-style-type: none"> <li>Prohibition of Insider Trading</li> <li>Handling of Unpublished Price Sensitive Information</li> <li>Regulatory Compliance</li> <li>Business Developments</li> </ul>	100%
Key Managerial Personnel	2	<ul style="list-style-type: none"> <li>Prohibition of Insider Trading</li> <li>Handling of Unpublished Price Sensitive Information</li> </ul>	100%
Employees other than BoD and KMPs	4	<ul style="list-style-type: none"> <li>Human Rights</li> <li>Work etiquette</li> <li>Prevention of Sexual Harassment at workplace</li> </ul>	100%
Workers#	- Not applicable -		

Note: RCMS is committed to developing comprehensive training programs in a phased manner, focused on the ESG principles to align the workforce with the company's sustainability goals and responsible business practices.

#RCMS does not have a workforce classified as Workers

**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 agency/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine				
Settlement	There are no material fines/ penalties/ settlements with the statutory authorities during FY 2022-23.			
Compounding fee				

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

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

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

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. RCMS has zero tolerance to bribery and corruption and adheres strictly to applicable laws and regulations to ensure business practices are ethical and transparent. As part of our commitment to responsible business conduct, we have a comprehensive anti-bribery and anti-corruption policy that applies to all individuals associated with RCMS. It guides our employees and stakeholders to uphold the highest standards of integrity in all our business practices and consequences in case of noncompliance.

Weblink: <https://radiantcashservices.com/corporate-governance/>

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 2022-23	FY 2021-22
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

\*There have been no complaints against our BoD, KMPs, Employees and Workers.

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

	FY 2022-23	FY 2021-22
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	Nil
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	Nil

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

Not applicable

## Principle 2 – Businesses should provide goods and services in a manner that is sustainable and safe.

As a trusted partner in financial transactions, RCMS prioritise sustainability and safety in delivery of our services. RCMS strive towards sustainable operations and business excellence through process efficiency improvements. RCMS is proactive in implementing digital and technological solutions for increased security and risk reduction, reduced downtime, increased Process efficiency, faster access to cash and customised service offerings.

### SDG Linkages



### 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 23 (Current financial year)	FY 22 (Previous financial year)	Details of improvements in environmental and social impacts
R&D	Nil	Nil	
Capex	6.56%	0.09%	The Internal Servers purchased by the Company is for Data Security. Technological applications were developed for the ease of operations and seamless and accurate reporting of data. As we handle cash, these upgradations help in carrying out the business in a responsible manner.

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

No.

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

Not applicable.

### 3. Describe the processes in place to safely reclaim your products for reusing, recycling, and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.

Not applicable

### 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 EPR plan submitted to Pollution Control Boards?

Not applicable

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

RCMS gives utmost importance for employee wellbeing and a positive work environment as it is crucial for sustainable business growth. RCMS has zero tolerance for any kind of workplace harassment, bullying or intimidation, including sexual, physical, verbal and psychological abuse. RCMS is committed to holistic growth of the employees by imparting suitable training for skill upgradation and to establish a participative culture. Through effective communication, consultation, and engagement with employees, RCMS ensures safe and healthy working conditions for the workforce and focused towards zero occupational injuries and ill-health.

### SDG Linkages



## Essential Indicators

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

Category	Total (A)	% of employees covered by									
		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)
<b>Permanent employees</b>											
Male	1792	0	-	0	-	NA	-	NA	-	NA	-
Female	382	0	-	0	-	382	100%	NA	-	NA	-
Total	2174	0	-	0	-	382	18%	NA	-	NA	-
<b>Other than Permanent employees</b>											
Male	0	-	-	0	-	0	-	NA	-	NA	-
Female	0	-	-	0	-	0	-	NA	-	NA	-
Total	0	-	-	0	-	0	-	NA	-	NA	-

Note: In addition to the employees mentioned above, RCMS engages 7125 service providers on part time/ temporary/ casual basis who provide services for the business operations of RCMS.

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

Category	Total (A)	% of workers covered by									
		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)
<b>Permanent workers</b>											
Male						NA					
Female											
Total											
<b>Other than Permanent workers</b>											
Male						NA					
Female											
Total											

Note: RCMS does not have a workforce classified as Workers.

### 2. Details of retirement benefits.

Benefits	FY 2022-23			FY 2021-22		
	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%*	-	Y	100%	--	Y
Gratuity	100%*	-	Y	100%	-	Y
ESI	85%	-	Y	87%	-	Y
Others – please specify	-	-	-	-	-	-

Note: Only permanent employees have been accounted here.

### 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. All facilities where disabled individuals are employed have elevators / lifts for easy access to different floors. RCMS is continually assessing initiatives and means to make their workplace friendly for disabled employees.

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

Yes, RCMS is an equal opportunity employer.

Weblink: <https://radiantcashservices.com/corporate-governance/>

### 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	NA	NA	NA	NA
Female	100%**	67%	NA	NA
Total	-	-	-	-

Note \*\* Female Employees who are in maternity leave during overlapping financial year FY 2022- 23 & FY 2023-24 will be reported in FY 2023-24. i.e., Employees who availed maternity leave in FY 2022-23 and continue to be on leave post 31<sup>st</sup> March 2023 will be considered in the FY2023-24.

Note: \*RCMS does not have a workforce classified as Workers

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

(If yes, then give details of the mechanism in brief)	
Permanent Employees	Yes. The employees can redress their grievances through the HR Personnel / Regional Heads designated at each region. Escalations, if any required, can be raised to the HR Head at the Corporate Office of the Company.
Other than permanent employees	N. A
Permanent Workers	N. A
Other than permanent workers	N. A

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

Category	FY 2022-23			FY 2021-22		
	Total employees / workers in respective category (A)	No. of employees/ workers in the respective category, who are part of the association(s) or Union (B)	% (B/A)	Total employees / workers in respective category (A)	No. of employees/ workers in the respective category, who are part of the association(s) or Union (B)	% (D/C)
<b>Employees</b>						
Male	1792	212	12%	1553	177	11%
Female	382	33	9%	327	28	9%
Total	2174	245	11%	1880	205	11%
<b>Workers*</b>						
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-
Total	-	-	-	-	-	-

Note : \*RCMS does not have a workforce classified as Workers

## 8. Details of training given to employees and workers:

Category	FY 2022-23					FY 2021-22				
	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	1792	204	11%	0	-*	1553	106	7%	0	-
Female	382	185	48%	0	-	327	55	17%	0	-
Total	2174	389	18%	0	-	1880	161	9%	0	-
Workers <sup>#</sup>										
Male						Nil				
Female										
Total										

\* RCMS imparts 'on the job' trainings to all their employees. Skill upgradation/ upskilling are facilitated through on the job trainings under the guidance of respective Department Heads and through job role rotations.

<sup>#</sup>RCMS does not have a workforce classified as Workers.

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

Category	FY 2022-23			FY 2021-22		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
<b>Employees</b>						
Male	1792	1710	95%	1553	1475	95%
Female	382	356	93%	327	304	93%
Total	2174	2066	95%	1880	1780	95%
<b>Workers<sup>#</sup></b>						
Male						
Female						Nil
Total						

<sup>#</sup>RCMS does not have a workforce classified as Workers.

## 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, what is the coverage of such a system?**

Yes, an occupational health and safety management system covers all the operations of the entity.

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

RCMS has processes for workers to report the work-related hazards and to remove themselves from such risks. The administration department conducts regular inspections for identifying / assessing risks and decides on a mitigation plan. It also takes feedback from the employees to identify risks if any.

- c. **Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks.**

Not applicable.

- d. **Do the employees/ workers of the entity have access to non-occupational medical and healthcare services?**

No.

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

Safety incident/number	Category	FY 2022-23	FY 2021-22
Lost Time Injury Frequency Rate (LTIFR) (per one-million-person hour worked)	Employees	-	-
	Workers	-	-
Total recordable work-related injuries	Employees	-	-
	Workers	-	-
No. of fatalities	Employees	-	-
	Workers	-	-
High consequence work-related injury or ill-health (excluding fatalities)	Employees	-	-
	Workers	-	-

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

Fire extinguisher and Safety equipment's are provided at each floor at specific locations and are tested on its adequacy. Emergency Exit facility marked with well illuminated and clear signages are available for use in any exigency. Also, the premises have 24X7 Camera surveillance.

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

	FY 2022-23			FY 2021-22		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working conditions	Nil	Nil	-	Nil	Nil	-
Health & safety	Nil	Nil	-	Nil	Nil	-

### 14. Assessments for the year

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

None required

### Principle 4: Businesses should respect the interests of and be responsive to all its stakeholders

RCMS believes stakeholder participation is critical for any organisation's success and hence endeavours to create long-term value for all our stakeholders, including investors, customers, suppliers, employees, value chain partners, communities, regulatory agencies, and policy makers. RCMS has a Stakeholders Relationship Committee which is responsible for redressal of grievances of the shareholders of the Company. Engaging with stakeholders and maintaining stakeholder relations is vital for company's long-term sustenance and elevates the goodwill of the Company and leads to financial success.

### SDG Linkages



### Essential Indicators

#### 1. Describe the processes for identifying key stakeholder groups of the entity.

Any individual or group of individuals or institutions that adds value to the business chain of the corporation or is materially affected by entity's decision is identified as a core stakeholder. At present, the given stakeholder groups identified have immediate impact on the operations and working of the company. The Company has a Stakeholders Relationship Committee to protect the interest of all the shareholders of the Company and RCMS recognizes both, internal stakeholder (which includes employees and leadership), and external stakeholder (which includes regulators, investors, suppliers, customers, and community).



At RCMS, we recognize stakeholder engagement as an integral part of our operations. We strive to create long-term sustainable value for all our stakeholders including employees, customers, investors, suppliers, and communities. In order to do so, we regularly engage and collaborate with our stakeholders to develop an understanding of their needs and expectations.

**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 & marginalised 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
Employees	No	<ul style="list-style-type: none"> <li>Email</li> <li>SMS</li> <li>Training Programmes</li> <li>Meetings</li> <li>Notice Board</li> <li>Website</li> <li>Regular Employee Communication Forums</li> </ul>	On a regular basis	<ul style="list-style-type: none"> <li>Code of Conduct</li> <li>Vision of the organization.</li> <li>Business update</li> <li>Employee benefits</li> <li>Equal opportunities</li> <li>Recognition</li> <li>Learning and development</li> <li>Safety and well-being</li> <li>Performance review and career development</li> </ul>
Customers	No	<ul style="list-style-type: none"> <li>Email</li> <li>SMS</li> <li>Mobile App</li> <li>Corporate Meetings</li> <li>Corporate Website</li> <li>Company representatives</li> </ul>	On a regular basis	<ul style="list-style-type: none"> <li>Customer feedback</li> <li>Resolution of their queries</li> <li>Advertising</li> <li>New Service Offerings</li> </ul>
Investors / Shareholders	No	<ul style="list-style-type: none"> <li>Email</li> <li>SMS</li> <li>Newspaper, Advertisement</li> <li>Annual General Meetings</li> <li>Notice Board</li> <li>Corporate Website</li> <li>Disclosures to stock exchanges</li> </ul>	Quarterly, Annual, Need Based	<ul style="list-style-type: none"> <li>Long-term value creation</li> <li>Dividends</li> <li>Familiarising the shareholders on the Business</li> <li>Financial/Operating performance</li> </ul>
Value Chain Partner	No	<ul style="list-style-type: none"> <li>Email</li> <li>SMS</li> <li>Community Meetings</li> <li>Notice Board</li> <li>Website</li> </ul>	On a need basis	<ul style="list-style-type: none"> <li>Safety Training</li> <li>Economic aspects of the business</li> </ul>
Community	Yes	<ul style="list-style-type: none"> <li>Community events</li> </ul>	On a regular basis	<ul style="list-style-type: none"> <li>Community Development</li> </ul>

### Principle 5: Businesses should respect and promote human rights

Human Rights forms the integral core value of RCMS. We are committed to conducting business with high standards of ethics, professionalism and complying to all regulations. RCMS has policies in place to support and protect the human rights of its internal and external stakeholders. RCMS is compliant with the national regulations pertaining to human rights and does not support any child labour, forced labour, discrimination on any account and respects freedom of association.

#### SDG Linkages



#### Essential Indicators

Category	FY 2022-23			FY 2021-22		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
<b>Employees</b>						
Permanent	2174	389	18%	1880	161	8.6%
Other than permanent	0	0	-	0	0	-
Total employees	2174	389	18%	1880	161	8.6%
<b>Workers*</b>						
Permanent	0	0	-	0	0	-
Other than permanent	0	0	-	0	0	-
Total workers	0	0	-	0	0	-

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

Note: In addition to the employees mentioned above, RCMS engages 7125 service providers on part time/ temporary/ casual basis who provide services for the business operations of RCMS..

\*RCMS does not have a workforce classified as Workers.

#### 2. Details of minimum wages paid to employees and workers

Category	FY 2022-23					FY 2021-22				
	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)
<b>Employees</b>										
Permanent	2174	1041	48%	1133	52%	1880	845	45%	1035	55%
Other than permanent	0	0	-	0	-	0	0	-	0	-
Total employees	2174	1041	48%	1133	52%	1880	845	45%	1035	55%
<b>Workers*</b>										
Permanent	0	0	-	0	-	0	0	-	0	-
Other than permanent	0	0	-	0	-	0	0	-	0	-
Total workers	0	0	-	0	-	0	0	-	0	-

Note: In addition to the employees mentioned above, RCMS engages 7125 service providers on part time/ temporary/ casual basis who provide services for the business operations of RCMS..

\*RCMS does not have a workforce classified as Workers.

### 3. Details of remuneration/salary/wages

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	4	1.23*	2	2.42*
Key managerial personnel	5**	6.06*	2**	2.4*
Employees other than BoD and KMP	1799	0.18*	368	0.17*
Workers <sup>#</sup>	NA			

\*All remuneration data is mentioned in millions

\*\* KMP includes two executive directors viz. Chairman & Managing Director and Whole-Time Director of the company

<sup>#</sup>RCMS does not have a workforce classified as Workers.

### 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, Head of HR is the designated focal point for addressing human rights impacts or issues.

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

RCMS is committed to upholding and supporting human rights issues. It has zero tolerance towards and forbids all forms of child labour, forced labour, harassment of all forms and supports freedom of association. RCMS encourages open communication and provides channels to report any human rights concerns. Any aggrieved employee can approach the respective HR Personnel, in charge at the respective regions for redressal of human rights grievances. The Internal Grievance Redressal Policies, whistle blower policy and the POSH Policies provides the mechanism for addressing grievances relating to Human Rights Issues.

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

	FY 2022-23			FY 2021-22		
	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	-	-
Discrimination at workplace	Nil	-	-	Nil	-	-
Child labour	Nil	-	-	Nil	-	-
Forced labour/Involuntary labour	Nil	-	-	Nil	-	-
Wages	Nil	-	-	Nil	-	-
Other human rights-related issues	Nil	-	-	Nil	-	-

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

At RCMS, we are committed to fostering an unbiased working environment where all employees are treated with fairness and respect. We value equality and have zero tolerance towards any discrimination and harassment. In case of any complaints, the first line of reporting any instances of discrimination / harassment is the respective HR personnel designated at the regional offices of the Company. A competent Internal Compliance Committee is available for the employees to report any issues pertaining to POSH. The identity of the complainant is kept confidential, and the harassment cases are handled discreetly and with utmost sensitivity.

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

No.

## 9. Assessments of the year

% of your plants and offices that were assessed (by the 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/concerns arising from the assessments at Question 9 above.

Not Applicable

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

RCMS believes in protecting the environment by ensuring efficient use of resources, reduction of emissions and minimizing wastage. It commits itself to providing services with utmost care to minimize any impact on the Environment and on the Health and Safety of our employees, the community and our customers. RCMS aims to continuously improve our environmental performance and explore innovative solutions that promotes resource conservation and reduce our footprint.

#### SDG Linkages



#### Essential Indicators

##### 1. Details of total energy consumption (in Joules or multiples) and energy intensity

Parameter	FY 2022-23	FY 2021-22
Total electricity consumption (A) GJ	1897 GJ	1663 GJ
Total fuel consumption (B) GJ	4140 GJ	Nil*
Energy consumption through other sources (C) GJ		
Total energy consumption (A+B+C) GJ	6037 GJ	1663 GJ
Energy intensity per rupee of turnover: GJ /Cr. (Total energy consumption/ turnover in rupees)		

\*Total fuel consumption is reported as Nil for FY 22 as fuel consumption is reported only for owned vehicles and DG sets and the fleet constituted primarily of leased vehicles during FY22 and DG set consumption was not material.

**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 2022-23	FY 2021-22
Water withdrawal by source (in kilolitres)		
(i) Surface water	The organization's water utilisation is limited to human consumption and sanitation. RCMS intends to start tracking their water consumption to monitor and record the organization's water usage, helping to promote water conservation efforts and enhance sustainability practices.	-
(ii) Groundwater		-
(iii) Third-party water (municipal water supplies)		-
(iv) Seawater / desalinated water		-
(v) Others		-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)		-
Total volume of water consumption (in kilolitres)	-	-
Water intensity per rupee of turnover: Kilo Litres/ Cr. (water consumed / turnover)	-	-

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

No

**4. Has the entity implemented a mechanism for zero liquid discharge? If yes, provide details of its coverage and implementation.**

No

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

Parameter	Unit	FY 2022-23	FY 2021-22
NOx	µg/m <sup>3</sup>	Other air emissions are not monitored currently. However, RCMS is committed to monitor these in the near future. This will help them align to environmental goals and will also be a proactive approach to reducing their carbon footprint.	Other air emissions are not monitored.
SOx	µg/m <sup>3</sup>		
Particulate matter (PM)	µg/m <sup>3</sup>		
Persistent organic pollutants (POP)	-		
Volatile organic compounds (VOC)	mg/m <sup>3</sup>		
Hazardous air pollutants (HAP)	-		
Others – ozone-depleting substances (HCFC - 22 or R-22)	-		

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

Parameter	Unit	FY 2022-23	FY 2021-22
Total Scope 1 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	-	-
Total Scope 2 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	-	-
Total Scope 1 and Scope 2 emissions per rupee of turnover	Metric tonnes of CO <sub>2</sub> equivalent/ Cr. Rs	-	-

Note : Currently we are in the process of baselining our Scope 1 and Scope 2 emissions and plan to implement a tracking mechanism for these emissions in the near future to reduce our carbon footprint and improve our sustainability efforts.

**7. Does the entity have any project related to reducing greenhouse gas emission? If yes, then provide details.**

No

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

Parameter	FY 2022-23	FY 2021-22
Total waste generated (in metric tonnes)		
Plastic waste (A)	-	-
E-waste (B)	No E-waste is generated as the electronic appliances are on hire.	-
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	No waste reported as the batteries used are on hire	-
Radioactive waste (F)	-	-
Other Hazardous waste. Please specify, if any. (G)	-	-
Other Non-hazardous waste generated (H).	-	-
Total (A+B + C + D + E + F + G + H)	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	-	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total (n kgs)	0	0

**For each category of waste generated, total waste disposed of by nature of disposal method (in metric tonnes)**

Category of waste		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
Total	0	0

\* Currently the company does not have a waste management system in operation. However, we are actively working towards establishing waste management practices, which are expected to be implemented in the near future reflecting their commitment to environmental sustainability and responsible waste disposal.

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

Wastes are disposed of through authorised recyclers and through the waste collection and disposal mechanism of the State Govts.

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

Sr. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
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We do not have offices around the specified sensitive areas and hence no approvals/ clearances have been sought.

**12. Details of Environmental Impact Assessments of projects undertaken by the entity based on applicable laws, in the current financial year:**

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

**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 there under (Y/N). If not, provide details of all such non-compliances:**

Sr. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken if any
Yes, the Company is fully compliant with the applicable environmental law / regulations / guidelines in the places where we operate				

**Principle 7: Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent**

RCMS recognise the importance of responsible and transparent engagement when it comes to influencing public and regulatory policy. We understand that transparency builds trust, fosters credibility, and allows stakeholders to make informed decisions. As a responsible organisation, we are promoting the use of digital payment solutions, ensuring safe and seamless cash transfers and nurturing a friendly environment for the cash management service companies to thrive. RCMS firmly believes it is important to align with the industry consortiums, engage with regulators and policy makers and stress on the significance of cash management services in aiding financial transactions.

**SDG Linkages**



**Essential Indicators**

**1. a. Number of affiliations with trade and industry chambers/ associations.**

- 1
- b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such a 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	Cash Logistics Association (CLA)	CLA is an Industry alliance, comprising entities located in India, that operate in ATM cash management, cash delivery and pick-up and inter branch, intercity bulk cash movement, etc

**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.**

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

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

RCMS firmly believes that sustainable business success goes hand in hand with creating an environment where everyone can thrive. RCMS understands its responsibility towards the communities and undertakes several socio-economic initiatives for the betterment of the underprivileged. The CSR initiative covers areas like Mid-day meals for destitute, Shiksha project for interest free loans for deserving students and providing essentials to mentally challenged students for their support.

**SDG Linkages****Essential Indicators**

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA notification No.	Date of notification	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain(Yes/No)	Relevant web link
Not Applicable					

2. Provide information on the project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity:

S No.	Name of project for which R&R is ongoing	State	District	No. of project affected families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In ₹)
Not Applicable						

3. Describe the mechanisms to receive and redress grievances of the community.

The CSR Activities of the Company are carried out through our CSR arm -Radiant Foundation and other implementing agencies , hence grievances if any ,from the Community with respect to the CSR activities are also addressed by them.. The grievances of the community can also be communicated through the Company's email ID.

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

	FY 2022-23	FY 2021-22
Directly sourced from MSMEs/ small producers *	83.67%	81.34%
Sourced directly from within the district and neighbouring district **	NA	NA

Note: \*RCMS is a service provider and hence the sources are pertaining to service offerings availed for our business operations.

\*\* Our major input material is stationery and office supplies which are mostly procured from within the district and neighbouring districts on need basis.

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

RCMS firmly believes that our success is built on the trust and satisfaction of our customers. RCMS is a service-oriented organization and prioritise delivering high quality services that are reliable, secure and tailored to meet the customer specific requirements. We take the responsibility and implement stringent measures to protect customer data and privacy. We promptly respond to all queries and handle complaints in a fair and responsible manner. As a cash management service company, we guarantee security and protection of consumer funds, transparent and fair practices, efficient cash handling and ensure compliance with regulatory requirements.

**SDG Linkages**



## Essential Indicators

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

The Company has a dedicated Customer Relations ("CR") Team to receive and respond to the Customer Complaints and Feedbacks. Each of our customers are provided with a direct line to respective CR Team members, who are capable of addressing any issues of our service.

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

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

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

	FY 2022-23		Remarks	FY 2021-22		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
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	541	0	The complaints received were service related and the same were redressed in a time bound manner	419	0	The complaints received were service related and the same were redressed in a time bound manner

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

	Number	Reasons for Recall
Voluntary Recalls	0	0
Forced Recalls	0	0

### 5. Does the entity have a framework/policy on cyber security and risks related to data privacy? If available, provide a web link to the policy. Yes .

Weblink : <https://radiantcashservices.com/corporate-governance/>

### 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 the safety of products/services.

Not applicable