RADIANT CASH MANAGEMENT SERVICES LIMITED

BUSINESS RESPONSIBILITY AND SUSTAINABILUTY POLICY

Radiant Cash Management Services Ltd. (RCMS / the Company) is committed towards integrating Environment, Social and Governance ("ESG") aspects into its business, which is essential for improving the quality of life of the communities we engage with and enhancing long-term stakeholder value. This policy is based on the National Guidelines on Responsible Business Conduct (NGRBC) principles, which will be ingrained into all aspects of the Company's business and operations. This Policy will also be a part of the training/ awareness programs for all employees so that they are fully aware of its elements, and are committed to its implementation

1. Ethics, Transparency and Accountability

RCMS is committed to ensuring that its business is always conducted in all respects, according to ethical, professional and legal standards, which prevail in the industry in which the Company conducts its normal business. The Company shall develop and put in place structure policies, programs and procedures that promote the principle of ethical conduct at all levels, prevents its contravention and effect prompt and fair actions against any transgressions. The Company will endeavour to conduct its business in accordance with the applicable laws along with highest standards of business ethics with fairness and transparency. Every employee of the company shall abide by the values and the commitment to ethical business practices reflected in the Company's Code of Conduct. All value chain partners dealing with the Company are expected to abide by this principle.

2. Preservation of Environment and Sustainability

RCMS shall always strive to treat all its stakeholders and customers with dignity, respect and due understanding. The Company believes that commitment to sustainable development is a key element of responsible corporate citizenship and therefore deserves to be accorded the highest priority. The Company will ensure that appropriate policies, procedures and structures are formulated to assess, measures and address any adverse impacts on the environment and natural resources at all business locations. The Company shall develop appropriate strategies for sustainable and efficient use of natural resources and manufactured material, giving due consideration to expectations and concerns of all stakeholders and ensure the sustainability of resources by reducing, reusing, recycling and managing waste.

RCMS shall proactively persuade and support its value chain to adopt this principle

RCMS also believes in protecting the environment by promoting efficient use of resources and minimising wastage. The Company will also endeavour to use sustainably sourced inputs in tune with industry practice.

RADIANT CASH MANAGEMENT SERVICES LIMITED

3. Employee Well Being and Human Rights

RCMS considers well-being of employees and fair workplace practices as an important element. The Company believes in providing safe and healthy working conditions along with fair wages. The Company shall integrate respect for human rights in management systems, in particular through assessing and managing human rights impacts of operations and ensuring all individuals impacted by the business have access to grievance mechanisms. Employees are expected to follow safety practices and procedures and comply with the Company's health and safety norms. The Company believes in creating a positive work atmosphere by effective communication, consultation and engagement with employees.

RCMS is committed to providing a work environment free of any kind of inappropriate behaviour/harassment as well as employment opportunities based on merit.

RCMS is also committed to the holistic growth of employees by motivating them to perform at the peak of their potential by imparting necessary guidance and training.

4. Stakeholder Engagement

RCMS shall develop systems, processes and mechanism to identify its stakeholders, understand their concerns, define purpose and scope of engagement, consult with them in developing policies and processes that impact them, and commit to resolving any differences with stakeholders in a just, fair and equitable manner. RCMS is committed to work with the value chain partners to achieve mutual business goals, based on the principles of fairness and respect.

The Company also expects all its value chain partners to adhere to the same principles of Conduct that it follows (including with regard to environment, people and ethics).

5. Responsible and transparent approach in dealing with public and regulatory policy

RCMS will work with policy makers to share industry perspective and expertise through industry and trade associations and other similar collective platforms so as to bring forth a positive influence on the society, industry and its various stakeholders in a manner that is responsible and transparent

6. Inclusive Growth and Equitable Development

RCMS considers the impact of its operations on the communities where it operates and will also undertake appropriate initiatives (including Corporate Social Responsibility spending) for equitable development. The Company will, strive to procure inputs/services from Micro Small and Medium Enterprises, as far as possible.

RADIANT CASH MANAGEMENT SERVICES LIMITED

7. Customer Engagement

RCMS respects the Customer's freedom of choice in the selection and usage of goods and services and will ensure to comply with regulatory requirements applicable and to adopt fair standards of advertising and promotion. The Company will strive to adopt customer-oriented processes for achieving customer satisfaction including maintaining privacy of their data. The Company will at all times endeavour to offer services that are most appropriate to the customers. The Company is committed to ensuring that the services rendered, meet delivery commitments, inform in advance their inability to meet delivery commitments, whenever applicable, promptly respond to all queries, handle complaints in a fair manner.

8. Miscellaneous

The Board of Directors has authorised the Chairman and Managing Director to take necessary steps for ensuring the alignment and incorporation of ESG practices into the Company's business processes.

The interpretation and administration of this policy shall rest with the Chairman & Managing Director whose decision will be final and binding.

The Chairman and Managing Director is also empowered to make any amendments to this Policy and lay down supplementary policies/procedures for effective implementation of the ESG and Sustainability Goals of the Company.