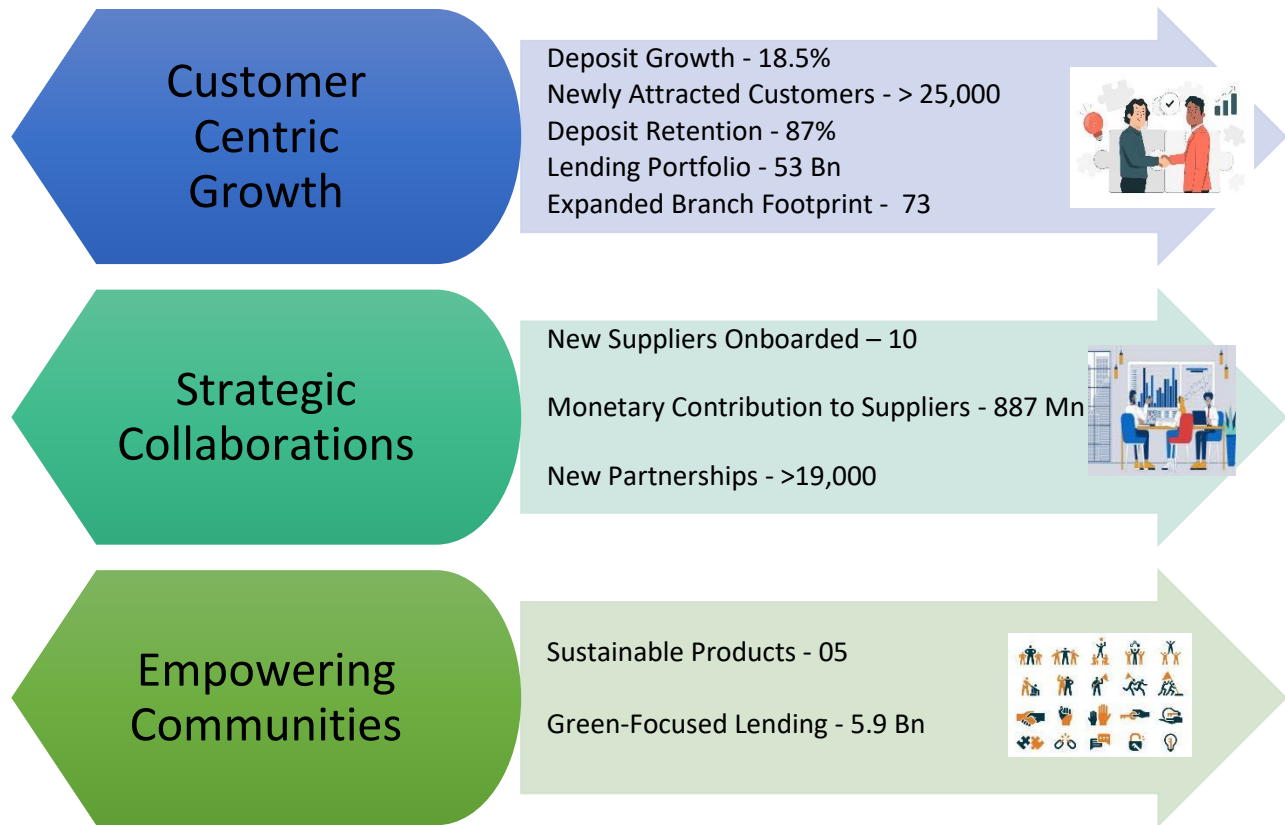


## **Alliances**

In today's dynamic and highly-competitive business landscape, we firmly believe that a company's long-term success is intrinsically tied to the strength of its social license and the depth of the relationships it cultivates with its stakeholders. As a leading financial institution with a distinguished legacy spanning over six decades, we take great pride in the enduring partnerships we have fostered, collectively referred to as our "alliances". These strategic alliances have been pivotal in reinforcing MI's esteemed brand presence and enabled the seamless delivery of exceptional, tailored financial solutions to our diverse clientele. Beyond transactional value, these lasting relationships have empowered us to anticipate evolving stakeholder needs, respond proactively to emerging challenges, and sustain organisational resilience amid an ever-changing operating environment.

As a socially responsible corporate entity, MI remains deeply committed to fostering an inclusive and equitable future for all stakeholders. This commitment is operationalised through a collaborative growth model that prioritises the co-creation of mutually-beneficial solutions, addressing the diverse expectations of our stakeholder ecosystem while generating shared value and sustainable outcomes. Our dual focus on commercial and social alliances has provided a distinct competitive advantage, enabling us to strengthen both market positioning and community impact. As we celebrate over six decades of operations, these partnerships continue to serve as the bedrock of our sustained success, supporting our journey toward long-term, responsible growth.

## Noteworthy Accomplishments



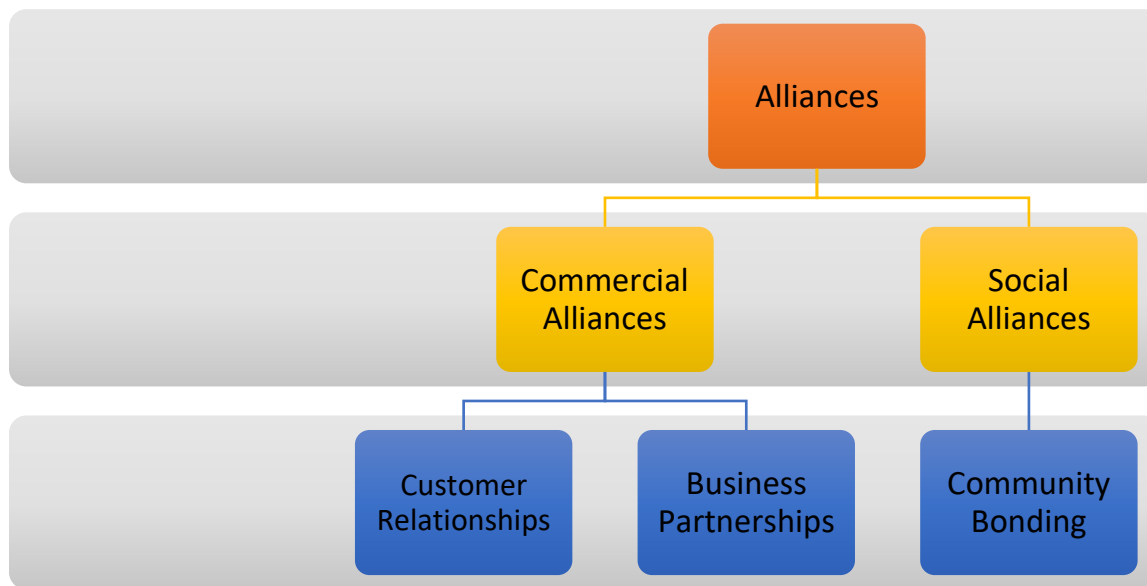
## Assessing Value Creation



MI's approach to sustainable value creation is firmly anchored in its expansive and diverse clientele, as well as in the strong, seamlessly integrated partnerships it maintains with investors, business intermediaries, suppliers, and the broader community. These partnerships are not merely foundational to MI's operations but constitute a critical pillar of its strategic framework, enabling the realisation of its long-term objectives.

A cornerstone of MI's strategy has been the deliberate cultivation and continuous strengthening of enduring relationships with its esteemed business partners. These alliances have been instrumental in enhancing MI's organisational resilience, particularly in navigating market disruptions and emerging challenges, while serving as a catalyst for its sustainable growth ambitions. By actively engaging stakeholders in key strategic deliberations, MI has fostered a collaborative ecosystem that fortifies these partnerships and fosters mutual trust. This participatory approach has enabled the creation of a shared growth paradigm, unlocking opportunities for collective advancement and stakeholder value enhancement.

Moreover, MI's strategic priorities transcend conventional commercial imperatives, recognising the critical importance of addressing broader societal needs, particularly those of underserved and marginalised communities. Through this integrated approach, MI continues to align its business success with inclusive, sustainable development outcomes.



## Commercial Alliances

In today's rapidly evolving and interconnected global economy, strategic alliances have emerged as a vital catalyst for sustainable growth, innovation, and organisational resilience. At MI, we hold an unwavering belief that collaboration is integral to long term success. We recognise the profound value of cultivating and sustaining partnerships across our diverse stakeholder network, including customers, business partners, regulators, and broader society. These alliances empower us to co-create solutions that address multifaceted challenges, adapt to shifting market dynamics, and unlock new avenues for growth. By engaging closely with our customers, we ensure that our products and services remain responsive to their evolving needs, thereby delivering exceptional value and strengthening trust. Our collaborations with business partners amplify our capabilities, fostering innovation, operational excellence, and shared competitive advantage.

Simultaneously, our proactive engagement with regulators and society underscores our deep commitment to ethical business conduct, social responsibility, and regulatory compliance, ensuring that our operations contribute meaningfully to the communities we serve.

As we progress, we remain unwavering in our dedication to deepening these partnerships, leveraging collective expertise, and fostering a shared vision for a sustainable future. Through this collaborative approach, we not only advance our organisational goals but also generate enduring, positive impact for all stakeholders.

## **Social Alliances**

In line with our corporate mission and commitment to responsible business practices, we recognise the critical role that social alliances play in shaping our operational strategy. These partnerships go beyond conventional business engagements, fostering meaningful collaboration with diverse stakeholders to drive sustainable impact. Rooted in shared values, mutual respect, and a common purpose, our social alliances are instrumental in addressing pressing societal challenges. They reflect our dedication to long-term community engagement and responsible corporate citizenship.

This section highlights key initiatives and partnerships that exemplify our approach, demonstrating how aligned action can create lasting value for the communities we serve and reinforce our commitment to corporate social responsibility.

## **Customer Relationship Management**

In a dynamic economic landscape and an increasingly complex financial services environment, building and nurturing strong, lasting relationships with our customers remains at the heart of our strategy. Recognising the invaluable contribution of loyal and satisfied customers throughout our six-decade journey, we continue to place customer relationship management at the heart of our operations, ensuring we remain competitive and relevant amidst a rapidly expanding array of financial solutions. This section of our Annual Report offers a comprehensive examination of our Customer Relationship Management (CRM) approach, highlighting our commitment to delivering exceptional experiences, anticipating shifting needs, and fostering lasting connections. Through strategic initiatives, cutting-edge technologies, and a customer-centric mindset, we strive not only to meet but to surpass customer expectations, reinforcing our position as the preferred and trusted partner. Moreover, we present a concise overview of the key strategies, milestones, and intended impacts resulting from our continuous efforts to strengthen these vital customer relationships – efforts that play a pivotal role in fueling business growth and securing long-term success.

## **Leveraging Customer Insights**

Harnessing diverse methods to gather customer intelligence is a vital pillar of MI's strategic journey, enabling us to sharpen our core capabilities, tailor financial solutions more effectively, and create long-term value in a competitive, customer-driven marketplace. Through the expertise of our dedicated Corporate Planning and Analytics Team, supported by advanced data analytics, machine learning models, and comprehensive market research tools, we have successfully transformed extensive datasets into actionable insights. These insights have deepened our understanding of customer preferences while equipping us with predictive capabilities to anticipate emerging trends and evolving customer behaviours. Continuous analysis has allowed us to identify key patterns and correlations that have directly informed product development, marketing strategies, and customer engagement initiatives. This has optimised interactions across all customer touchpoints, resulting in enhanced satisfaction, stronger loyalty, and increased engagement.

Furthermore, these insights empowered leadership with real-time, data-informed decision-making, ensuring that strategic initiatives remain closely aligned with customer expectations and market dynamics. Looking ahead, we remain committed to investing in pioneering technologies and advanced analytics to further deepen our understanding of customer motivations, behaviours, and preferences. By staying at the forefront of data-driven intelligence, we are ensuring that our ability to anticipate and respond to customer needs remains a vital competitive advantage in an increasingly dynamic marketplace.

## **Elevating Customer Outreach**

In the financial year 2024/25, MI achieved significant milestones in expanding customer outreach by broad-basing customer engagement platforms to meet the evolving needs of a dynamic clientele. During the year we rapidly expanded our physical reach across untapped markets, entering 21 strategic locations across the island to better serve our clientele and facilitate a more seamless experience. This expansion stands as a testament to our unwavering commitment to inclusivity and service excellence, ensuring that individuals across all regions can seamlessly

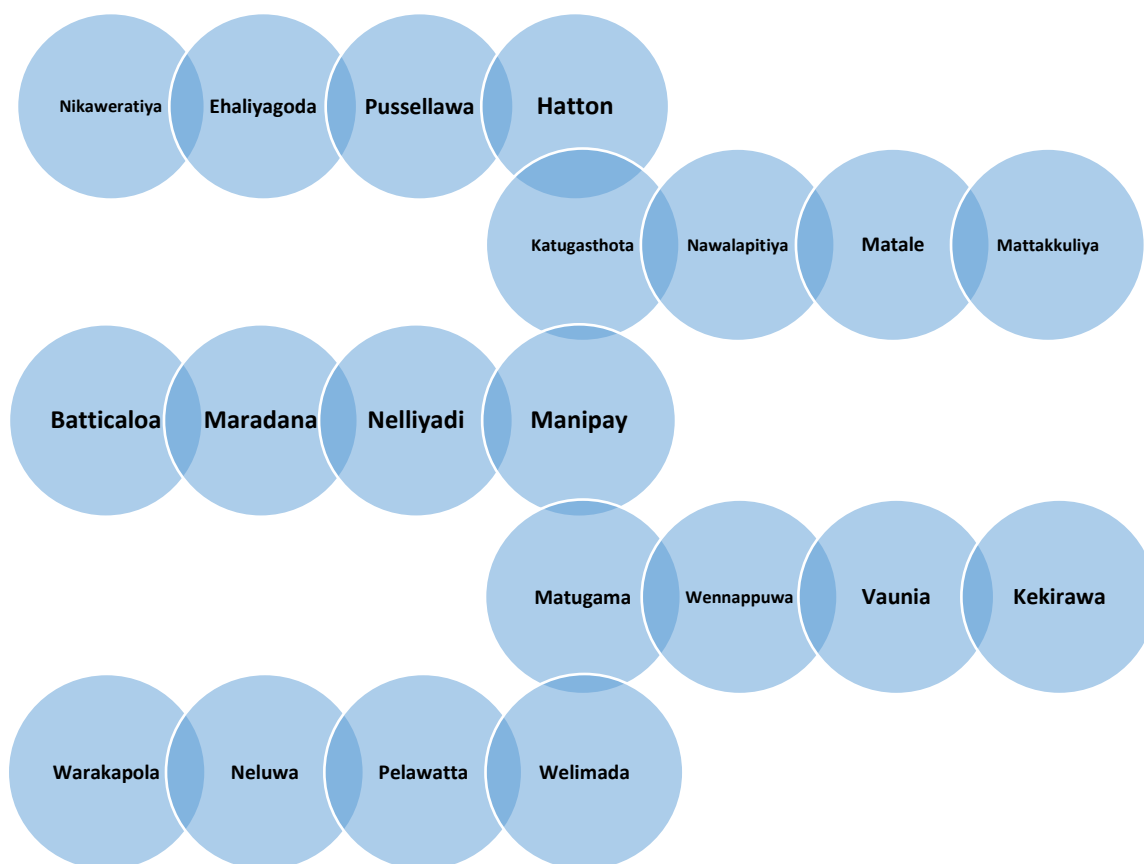
access our financial solutions, empowering them with greater convenience and opportunity no matter where they are.

Each new branch is equipped with cutting-edge technological infrastructure to support efficient, high-quality service delivery, underscoring our focus on operational excellence.

Whilst expanding our physical reach, we reinforced our dedication to service excellence by embracing advanced digital technologies, empowering customers with smooth, secure, and convenient access to our offerings through a variety of interconnected channels. A key highlight of this transformation was the setting up of the Centralised Electronic Funds Transfer (CEFT) facility, enabling real-time loan disbursements. From this year, this digital service will empower our customers with instant access to funds, eliminating traditional delays and streamlining the disbursement process, thereby enhancing both operational efficiency and customer satisfaction.

Enhancing these efforts, our call centre has evolved into a hub of excellence, powered by a team of highly-skilled, customer-centric professionals who are passionately committed to delivering knowledgeable and compassionate support across all interactions. Through specialised training and continuous upskilling, our call centre team ensures that every inquiry is addressed with professionalism, empathy, and precision, reinforcing MI's standing as a trusted, customer-centric institution.

Collectively, these transformative initiatives reflect our bold vision to reimagine financial services, placing innovation and customer empowerment at the core of everything we do. As we evolve in step with our customers' aspirations, we are not only expanding our reach but also shaping the future of service excellence, digital accessibility, and industry leadership.



### **Comprehensive Product Offering and Responsible Business Practices**

Our product portfolio encompasses a diverse range of financial services, including deposits, lending solutions, pledging options, and vehicle-related services. This wide ranging offering enables us to meet the varied needs of our clients while maintaining flexibility and innovation in our approach to financial services. At the same time, we remain deeply committed to ensuring that our operations contribute positively to society and the environment.

### **Operating with Unshakable Integrity**

As a responsible corporate entity with over six decades of exceptional service, we remain steadfast in preserving the trust and confidence of our stakeholders by upholding the highest standards of integrity, transparency, and ethical conduct. We take immense pride in our resolute commitment to ethical business practices, which continue to serve as the bedrock of our organisational values and corporate governance framework. This unwavering commitment permeates every facet of our



operations, inspiring a culture grounded in compliance, excellence, and an agile response to the evolving demands of our regulatory landscape.

This commitment is further reinforced by the deployment of advanced IT systems with the successful transition to the Scier technology platform for fixed and savings deposit modules, followed by the seamless integration of lending and other core modules. This comprehensive technological advancement has strengthened our transparent and ethical business practices whilst upholding trust and confidence.

As we embrace the future in a rapidly-evolving business landscape, our unwavering commitment to integrity continues to guide us in driving responsible innovation, deepening stakeholder trust, and positioning us as a resilient and ethical leader in the financial services sector.

### **Distinctive Marketing & Communication Approach (GRI 417-1,417-2,417-3)**

MI remains deeply committed to transparency, integrity, and ethical practices across all facets of our marketing, labelling, and communications. As a leading Non-Bank Financial Institution, we ensure that every financial product and service is marketed with complete accuracy using all three languages, offering customers clear, detailed information about product features, associated risks, and terms of service. We are proud to report that no instances of non-compliance concerning marketing communication, product and service information and labeling were recorded during the reporting period, reflecting our unwavering adherence to legal standards and industry best practices.

Aligned with our customer-centric ethos, we prioritise honest, transparent, and non-deceptive communications. All marketing materials, advertisements, and claims undergo rigorous internal validation to ensure accuracy and compliance, preventing any misleading statements. In the under review we have ensured that no incidents reported regarding non-compliance for product marketing and labeling. This robust governance reinforces our commitment to protecting customer interests and fostering trust.

In addition, MI places strong emphasis on customer privacy and data protection, with transparent communication regarding how personal data is collected, used, and stored, particularly within

marketing contexts. Customers are fully informed of their data rights and are empowered to manage their preferences for receiving marketing communications.

Throughout the year, we have consistently upheld these high standards, with no reported violations or breaches. This reflects MI's enduring dedication to ethical marketing, customer trust, and regulatory compliance in all promotional and communication activities.

### **Compliance with Laws and Regulations and Customer Grievance Handling (GRI 2-25, 2-26, 2-27)**

At MI, we are deeply committed to maintaining the highest standards of governance, ensuring compliance with applicable laws and regulations across all of our operations. As a responsible Non-Bank Financial Institution, we continually assess and implement policies that align with the regulatory requirements in our industry, ensuring that we operate transparently and ethically. We are pleased to report that, throughout the financial year 2024/2025, MI has had no incidents of non-compliance with relevant laws and regulations, reinforcing our dedication to legal and ethical business conduct.

In addition to compliance, we are equally focused on providing accessible and effective mechanisms for addressing customer complaints and grievances and ensuring that our stakeholders can voice concerns. Our customer support team is trained to manage and resolve inquiries efficiently, ensuring that any potential issues are addressed in a timely and effective manner. Moreover, we have established clear channels for stakeholders, including customers, employees, and partners, to report any issues or seek resolution. These grievance mechanisms are designed to ensure timely, fair, and transparent handling of concerns, in line with our commitment to integrity and accountability. Throughout the year, these mechanisms have functioned smoothly and we have effectively resolved any issues raised, further enhancing stakeholder trust and satisfaction.

Our commitment to compliance and robust grievance mechanisms reflects our unwavering focus on maintaining the highest standards of corporate governance, reinforcing MI's position as a reliable and ethical financial services provider.

## **Customer Privacy and Data Protection (GRI 418-1)**

MI remains deeply committed to the protection of customer information and has implemented comprehensive data security measures to ensure its integrity and confidentiality. These include deploying advanced encryption technologies, conducting regular security assessments, and maintaining rigorous access controls. Our dedicated Data Security Team continuously works to ensure that all data handling practices align with industry leading standards. This team ensures the secure management of customer data, providing an additional layer of protection and fostering a secure environment for our customers' personal information. Throughout the 2024/'25 reporting period, we are pleased to confirm that there were no incidents of customer data loss or security breaches

## **Fostering Enduring Investor Relationships**

In alignment with our core mission of maximising shareholder value, we have consistently focused on creating long-term wealth for our investors. Over the years, our strategies have been carefully crafted to ensure they resonate with the aspirations of our shareholders and we remain committed to strengthening their financial interests. We have continuously worked to protect investor capital, deliver satisfactory returns, and leverage emerging market opportunities, while taking proactive measures to mitigate risks that could adversely impact our stakeholders. Hence, even in the face of unprecedented economic and market challenges, our resilience and strategic foresight have enabled us to navigate uncertainties with unwavering determination.

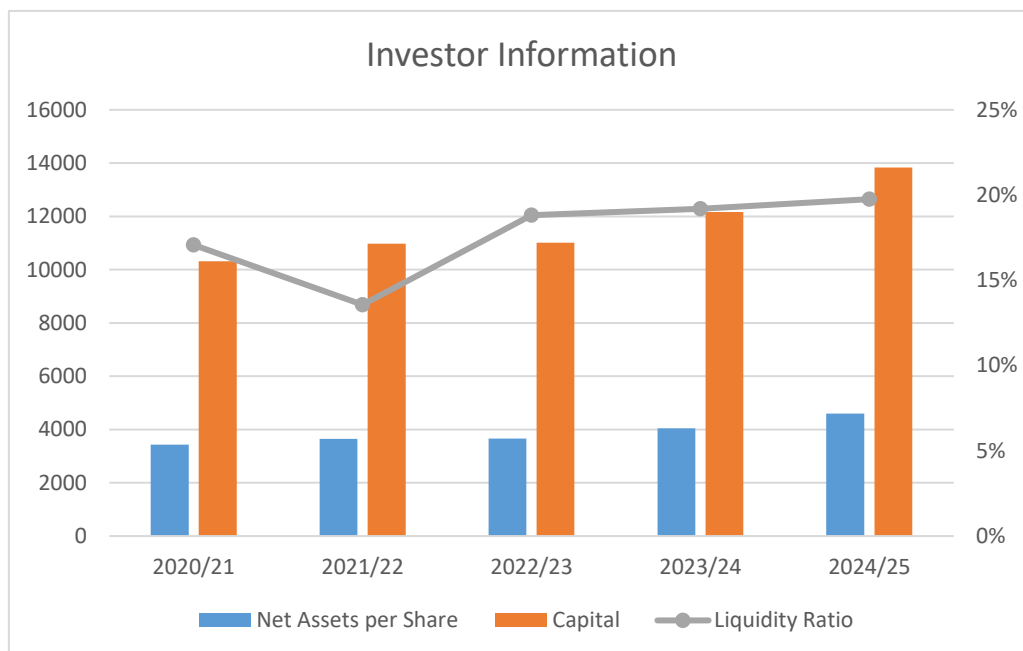
During the year, we achieved a historic milestone by recording our highest-ever pre-tax profit of Rs. 1.07 billion, a testament to our resilience and strategic vision. This remarkable success not only marks a new chapter in our journey but also reinforces our unwavering commitment to enhancing shareholder value. Moreover, earnings per share (EPS) reflected a monumental growth of 93% from 185 to 358 whilst net assets per share enhanced from 4047 to 4603, reflecting a significant growth in shareholder value. These results underscore our ongoing commitment to delivering strong returns and enhancing shareholder value.

Furthermore, we have achieved an impressive increase in Return on Assets (ROA), rising from 1.10% to 1.73%, demonstrating our ability to generate higher returns from our assets. Similarly,

our Return on Capital Employed (ROCE) has grown from 4.80% to 8.27%, reflecting the effective use of capital in driving business performance and profitability. These financial improvements validate the soundness of our strategy, operational efficiency, and disciplined approach to capital allocation.

While our base of ordinary shareholders may be relatively small, we recognise the significance of cultivating strong, transparent, and enduring relationships with every investor, regardless of their stake. This commitment goes beyond merely meeting financial goals; it involves addressing the informational needs of our investors, ensuring they have access to the most relevant and timely data, and safeguarding their rights as stakeholders. We place great emphasis on open communication, focusing on building trust and reinforcing the integrity of our relationships with those who entrust us with their investments. By doing so, we strive to foster an environment where investors feel empowered, informed, and confident in the Company's direction and leadership.

Through these initiatives and transparent communication channels, we aim to build a lasting relationship based on trust, ensuring that our investors have all the necessary information to make sound, informed decisions. By providing consistent, reliable updates, we reinforce our commitment to delivering shareholder value and ensuring our investors' confidence remains strong, while continuing to meet their evolving expectations for both financial returns and corporate integrity.



## Our Integrated Service Value Chain (GRI 2-6)

At MI, we recognise that our operations extend well beyond the immediate scope of our organisation and are intrinsically linked to a diverse range of stakeholders within our value chain. We are committed to enhancing transparency and accountability across all aspects of our activities, from the sourcing of materials to the delivery of our products and services. Our value chain encompasses a broad network of suppliers, partners, and customers, and we recognise the critical importance of assessing and addressing the impacts that our business activities have on both upstream and downstream entities within our value chain. This holistic perspective reflects our commitment to operating responsibly and creating value that extends beyond financial returns, benefiting not only our stakeholders but also the broader communities in which we operate.

## Strengthening Business Relationships and Collaboration

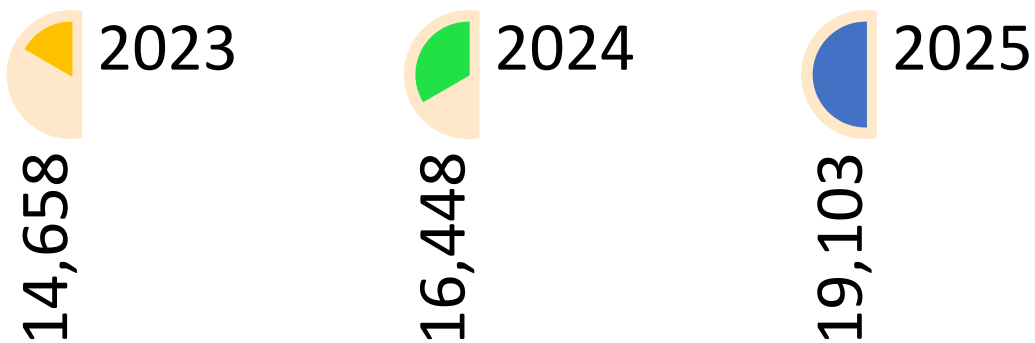
We recognise the vital importance of fostering strong, ethical relationships with all our business partners and stakeholders in building a responsible and resilient value chain. In alignment with our commitment to sustainability and corporate responsibility, we collaborate closely with our suppliers, agents, and other key partners to ensure that shared principles of ethical conduct, environmental stewardship, and accountability are seamlessly integrated into every facet of our

operations. Through these meaningful collaborations, we continue to create lasting, positive impacts while maintaining the highest standards of business integrity and social responsibility.

**Business Agents and Intermediaries**

At MI, we have established strong and strategic partnerships with a wide range of intermediaries, including vehicle sales agents, banks, and State agencies. These collaborations are integral to our operations, enabling us to extend our reach, enhance service delivery, and ensure seamless business transactions across multiple sectors. By working closely with vehicle sales intermediaries, we have been able to offer tailored solutions to customers, while our relationships with banks and other financial service intermediaries further enhance the accessibility and efficiency of our financial services. Additionally, our partnerships with Government agents ensure that we remain compliant with regulatory frameworks, contributing to the broader public good.

These alliances are founded on mutual respect, transparency, and a shared commitment to high standards of business ethics. We maintain rigorous oversight of our partners and intermediaries, ensuring that they align with our corporate values and operational goals.



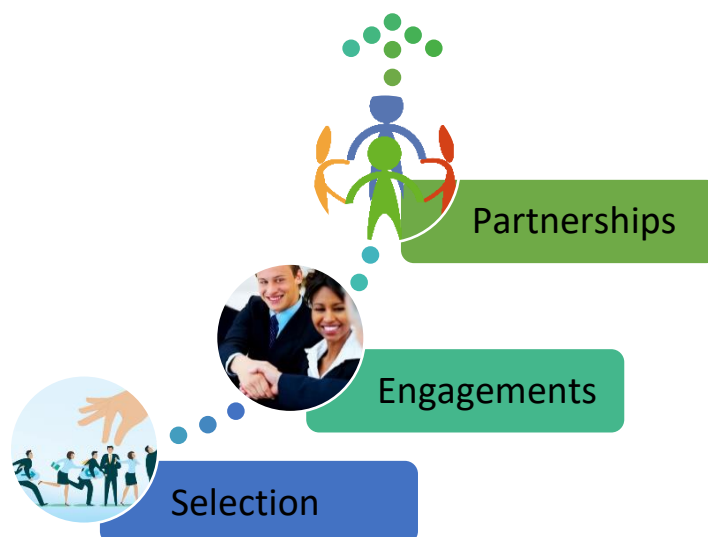
## Procurement Management System

Our procurement management system is designed to ensure full transparency, operational efficiency, and the highest standards of integrity in all our procurement activities. The system is carefully structured to support decision-making processes that are fair, compliant, and aligned with our strategic objectives. It is built around clear guidelines and procedures to guarantee that every phase ranging from supplier selection to contract finalisation is handled with transparency, accuracy, and accountability. Central to the success of this system is a dedicated team, managed by a Senior Manager, who oversees the entire procurement function, ensuring that each decision made is in the best interest of the Company and in full alignment with our ethical and regulatory obligations.

Moreover, to further strengthen the reliability and consistency of our procurement practices we only purchase suppliers from local context and also we carry out comprehensive internal audits on a regular basis. These audits serve as a critical mechanism to assess the transparency and accountability of our procurement processes, ensuring that all procedures are being adhered to effectively and efficiently. By precisely evaluating every aspect of procurement from sourcing and vendor negotiations to contract management, we identify opportunities for continuous improvement and mitigate any potential risks.



## Supplier Relationship Management



## Proportion of spending on local suppliers (GRI 204-1)

Cost Item	2024/25				2023/24			
	Head Office		Other Locations		Head Office		Other Locations	
	Rs 000	%	Rs 000	%	Rs 000	%	Rs 000	%
Electricity	31,570	6.93%	49,759	11.53%	40,563	8.59%	47,689	10.85%
Telephone	39,796	8.73%	71,680	16.61%	32,598	6.91%	59,020	13.42%
Premises Maintenance	37,977	8.33%	52,258	12.11%	67,510	14.30%	134,992	30.70%
Security Chargers	23,293	5.11%	29,185	6.76%	20,861	4.42%	20,245	4.60%
Water	2,813	0.62%	6,120	1.42%	2,008	0.43%	3,893	0.89%
Stationary	20,983	4.60%	38,189	8.85%	20,271	4.29%	29,554	6.72%
Fuel	100,136	21.97%	101,633	23.56%	94,128	19.94%	88,587	20.15%
Insurance	72,174	15.83%	17,450	4.04%	59,392	12.58%	17,684	4.02%
Advertising and Promotions	57,673	12.65%	45,309	10.50%	72,499	15.36%	25,577	5.82%
Computer Equipment and Maintenance	69,451	15.23%	19,859	4.60%	62,172	13.17%	12,449	2.83%
<b>Total</b>	<b>455,865</b>	<b>100.00%</b>	<b>431,442</b>	<b>100.00%</b>	<b>472,002</b>	<b>100.00%</b>	<b>439,690</b>	<b>100.00%</b>



## **Social Alliances**

### **Community Engagement and Stakeholder Dialogue (413-1, 413-2)**

We continued to uphold our broader mission of uplifting the lives of the individuals we serve and enriching the communities around us. By embracing forward-thinking strategies and efficient business practices, we cultivated meaningful social connections and directed our efforts toward building a future that is inclusive, resilient, and sustainable for all.

Our operations are deeply rooted in the communities we serve and we recognise the importance of engaging with local stakeholders to understand their needs, expectations, and concerns. We prioritise ongoing dialogue with local communities through a variety of platforms and forums, ensuring that their voices are heard and incorporated into our decision-making processes. This engagement allows us to tailor our operations in a way that fosters trust, collaboration, and mutual respect. By maintaining strong relationships with local community members, local authorities, and organisations, we ensure that our business activities contribute positively to the social and economic structure of the areas in which we operate. We are delighted to report that we have been in the business for over 60 years without creating any actual or potential negative impacts to society.

### **Impact Assessments of Operations**

Throughout our reporting period, we have conducted comprehensive assessments of the potential social, environmental, and economic impacts associated with our operations. This process ensures that we proactively identify both risks and opportunities that may arise in the communities in which we operate. We regularly review and enhance our impact assessment methodologies to remain aligned with the evolving needs and priorities of these communities, enabling us to adapt our strategies to emerging challenges and opportunities.

### **Development Programmes and Initiatives**

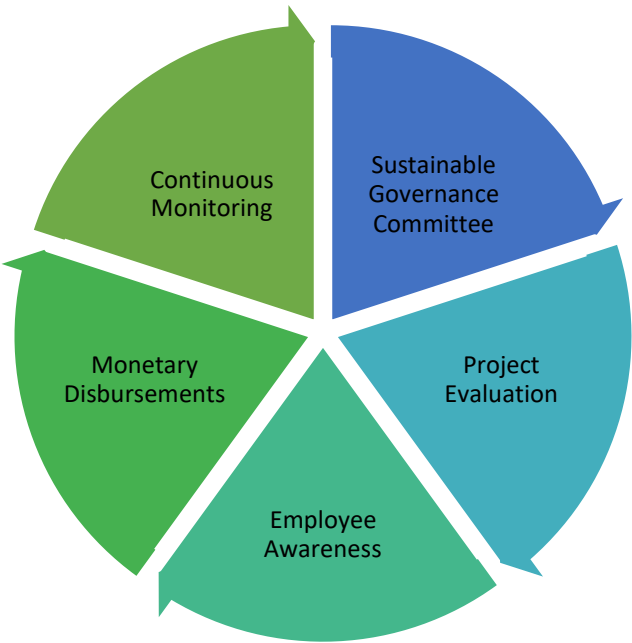
We are deeply committed to fostering local development through a range of targeted programmes designed to address the specific needs of the communities in which we operate. Our initiatives focus on critical areas such as education, healthcare, infrastructure development, and economic

empowerment, with the overarching goal of improving the wellbeing and quality of life of local populations. By collaborating closely with local authorities, non-governmental organisations, and community groups, we ensure that our programmes are thoughtfully aligned with community priorities and designed for long-term sustainability. We maintain a rigorous process of monitoring and evaluation to assess the impact of these initiatives, ensuring they deliver meaningful, lasting benefits to the communities we serve.

**Local Economic Empowerment and Capacity Building**

At MI, we recognise the vital role of fostering local economic growth and empowering community members to actively participate in and benefit from emerging economic opportunities. Through targeted programmes and strategic partnerships, we facilitate skill development, vocational training, and entrepreneurship initiatives that equip individuals with the tools and knowledge necessary for success. These efforts not only enhance individual livelihoods but also strengthen the resilience of the local economy, contributing to the reduction of unemployment and poverty. By investing in the potential of local talent, we help create sustainable economic pathways and support the broader development objectives of the regions in which we operate.

**Community Development Engagement Process**



We broadened our engagement beyond purely commercial objectives, focusing on building meaningful relationships with local communities to identify and address unmet social needs in areas such as education, healthcare, sanitation, and more. To better understand the unique characteristics and priorities of the communities we serve, we employed a range of community engagement methods, including surveys and stakeholder networks, to gather valuable insights. During the year, we successfully hosted a number of community functions and initiatives supporting critical areas such as healthcare, education, Small and Medium Enterprises (SMEs), and other essential services.

Our active participation in socially responsible projects reflects our ongoing commitment to social sustainability, guided by insights gained through continuous stakeholder interactions, survey feedback, and community engagement. The analysis and prioritisation of these initiatives were carefully overseen by the Sustainability Governance Committee, ensuring that our efforts align with the broader objectives of the UN Sustainable Development Goals and deliver meaningful, lasting impact.

### **Corporate Culture (GRI 2-24)**

In alignment with our commitment to sustainable business practices, we have embedded our policy commitments across all aspects of our operations. This integration ensures that our policies remain consistently aligned with our strategic goals and are deeply ingrained in our organisational culture. To support this, we have established clear policy objectives that guide decision-making and promote a responsible approach to Environmental, Social, and Governance (ESG) priorities.

We ensure these commitments are communicated effectively and understood at every level of the organisation, from senior leadership to frontline teams. Regular training and awareness programmes reinforce their importance and encourage employees to actively contribute to achieving these goals.

Our approach also includes integrating these policies into our risk management framework, enabling the timely identification and mitigation of ESG-related risks. We track progress using Key Performance Indicators (KPIs) to measure policy effectiveness and implement corrective

actions as needed. Additionally, we maintain open, transparent communication with stakeholders to uphold accountability and trust.

Through continuous improvement and stakeholder feedback, we ensure our policies remain relevant, comprehensive, and adaptable to the evolving sustainability landscape. This commitment enhances our ability to create long-term value for both our business and the communities we serve.

### **MI's Stance to Prevent Corruption (GRI 205-1, 205-2, 205-3)**

In accordance with the provisions of the Financial Transactions Reporting Act (FTRA) and the regulatory directives set forth by the Financial Intelligence Unit, our organisation has implemented a comprehensive Anti-Money Laundering (AML) Policy. This commitment is reinforced by a heightened focus on customer due diligence and verification, epitomised through the adoption of an advanced Know Your Customer (KYC) Policy. This proactive stance acts as a safeguard against illegal activities, thereby protecting society from potential harmful consequences.

Moreover, our dedication extends beyond the fulfillment of regulatory requirements, as we continuously enhance our internal processes by assessing all the operations are well assessed to risk related with corruption. We nurture a robust anti-money laundering culture through ongoing training initiatives and meticulous risk assessments. These efforts not only ensure compliance with legal obligations but also actively contribute to cultivating a financial environment grounded in integrity, security, and resilience against illicit financial practices.

To reinforce our compliance commitment, we have instituted a comprehensive compliance framework, accompanied by thorough training programmes designed to ensure continuous vigilance and adaptation to regulatory changes. These initiatives have yielded measurable outcomes recording zero incidents related to corruption in operations, reflected in our effective management of AML risks and the cultivation of a corporate culture that prioritises compliance, ethical standards, and strong corporate governance principles.

### **Anti-Corruption Commitment and Training Initiatives**

As part of our unwavering commitment to upholding the highest standards of integrity and ethical conduct, we have continued to reinforce our anti-corruption pledge throughout the organisation. A

key element of this commitment is the comprehensive training programme we implemented, targeting both frontline and back-office employees. Over the past year, we successfully conducted specialised anti-corruption training for 274 employees across various departments, ensuring that our entire workforce is equipped with the necessary knowledge and tools to identify, prevent, and address potential corruption risks. These training sessions were designed to instill a deep understanding of anti-corruption laws, organisational policies, and ethical practices, fostering a culture of transparency and accountability.

Furthermore, we have established a robust system for reporting and addressing any instances of suspected corruption. In the event that any potential issues are identified, we ensure that they are promptly reported to the highest governance body for thorough evaluation and necessary actions. By prioritising the development of our employees' expertise in this critical area, we are taking proactive steps to mitigate the risk of corruption and reinforce our corporate reputation as a trustworthy and ethical organisation. This initiative is part of our broader strategy to maintain an environment of fairness, compliance, and transparency in all business operations.

## Capital Interdependency and Strategy Position

Capital	Short Term	Medium Term	Strategy Map
Financial	Higher the cost aspect with the projects	Increase the net margin with wide business acquisitions	<ul style="list-style-type: none"> <li>❖ Fully satisfied customer base guides continuous business growth</li> <li>❖ Moved with smart IT solutions</li> <li>❖ Central approach in expanding branch network</li> </ul>
Human	Social affection through various initiatives	Solid development in employee engagement	
Infrastructure	Transparent supplier onboarding platform	Enhanced brand image	
Intellectual	Improvement in Tacit knowledge	Efficiency in business processes	
Nature	Nature-focused initiatives	Proper waste management strategy	

## Future Set Forth

