

The background of the lower half of the page is a complex, abstract graphic. It features a large, glowing globe in the center, composed of a grid of white dots connected by thin lines. The globe is set against a dark blue background with various geometric shapes, including triangles and polygons, in shades of blue and green. A bright, white light source is positioned behind the globe, creating a strong lens flare effect. The overall design is modern and technological.

DUN & BRADSTREET INDIA ECONOMIC AND SOCIAL IMPACT

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HIGHLIGHTS



ABOUT DUN & BRADSTREET

Dun & Bradstreet (D&B), established in 1841, is a global leader in business decisioning data and analytics, helping companies worldwide enhance their performance by providing insights that drive revenue growth, reduce costs, mitigate risks, and facilitate business transformation. Headquartered in Jacksonville, D&B is one of the world's leading providers of business information, maintaining a global database that covers over 595 million entities and is updated more than 5 million times daily. The company serves over 250,000 customers across 220 countries, playing a critical role in enabling informed decision-making across diverse industries.

A key component of D&B's data infrastructure is the D-U-N-S® Number (Data Universal Numbering System), a unique identifier assigned to entities within its Data Cloud. For over 50 years, D&B has used the D-U-N-S Number to track businesses, providing a reliable way to distinguish between organizations. The D-U-N-S Number is recommended or required by more than 240 commercial, trade, and government organizations worldwide and is widely used by app stores and online marketplaces to verify trader information, ensuring trust and transparency in business transactions.

In India, D&B operates through two primary entities:

1. Dun & Bradstreet Information Services India Private Limited:

Established in 1995, D&B India maintains a network of offices across Mumbai, Delhi, Chennai, Bangalore, Kolkata, Hyderabad, and Ahmedabad, with its headquarters in Mumbai. D&B India offers data-driven products and technology platforms that enable swift and accurate decision-making across critical domains such as finance, risk, compliance, information technology, and marketing. Aligned with the Government of India's vision of a self-reliant nation (Atmanirbhar Bharat) and the 'Make in India' initiative, D&B India focuses on empowering entrepreneurs by enhancing their visibility, credibility, and access to global markets. It also assists businesses in identifying potential customers and suppliers while managing risks and opportunities effectively. D&B India maintains a database of over 40 million entities and is trusted by more than 7,000 clients across various sectors.

2. Dun & Bradstreet Technology & Corporate Services LLP:

Dun & Bradstreet's Global Capability Center (GCC) provides technology support services, as well as finance services, to Dun & Bradstreet operations across the U.S. and Europe. As an integral part of D&B's global network, the GCC focuses on delivering technology services across corporate systems, global security and risk management, the development and deployment of features and functionalities for various products in Finance and Risk, Sales & Marketing Solutions, and infrastructure technology support. As part of the finance function, services such as accounts payable, general ledger (GL) accounting, and procurement support are also provided.

ECONOMIC IMPACT

Contribution to Institutional Development

D&B has significantly contributed to shaping India's corporate landscape by supporting the establishment and growth of major institutions. It helped set up Credit Information Bureau (India) Limited (CIBIL), India's first credit information company, in collaboration with the State Bank of India (SBI), Housing Development Finance Corporation (HDFC), and TransUnion. D&B's expertise in credit reporting and risk management enabled the creation of a strong framework for credit data management in India. D&B also partnered

with the Small Industries Development Bank of India (SIDBI) and other public sector banks to establish Small and Medium Enterprises Rating Agency (SMERA), India's first rating agency dedicated to evaluating the creditworthiness of Micro, Small, and Medium Enterprises (MSMEs), thereby improving their access to finance. Additionally, Cognizant Technology Solutions (CTS) originated as a division of Dun & Bradstreet in 1994, focusing on full lifecycle software projects before becoming an independent entity in 1996.

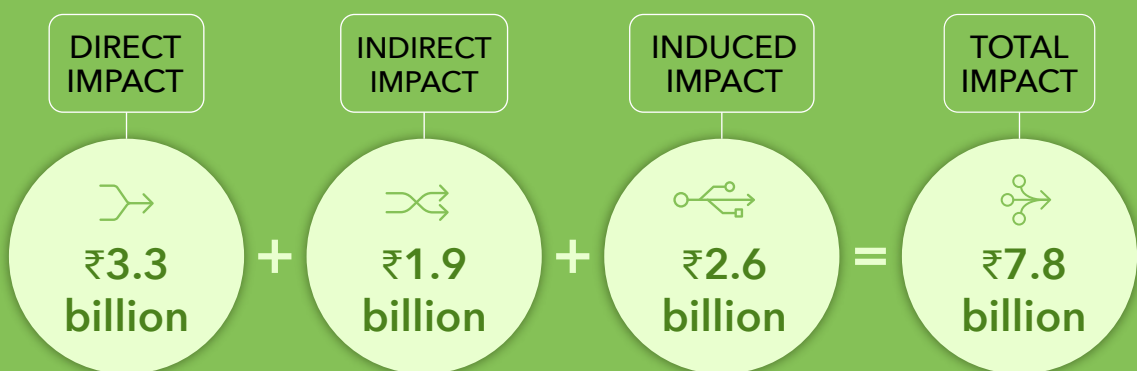
Impact on Gross Value Added (GVA)

In FY24, D&B's India operations, including D&B India and D&B Tech, generated ₹7.8 billion of gross value addition to the economy. This contribution came from three distinct avenues. Firstly, a direct impact originating from the core operations amounted to ₹3.3 billion. This includes the revenue generated from the company's primary operations minus the cost of inputs such as raw materials.

Secondly, an indirect impact emerging from procurement of goods and services from a diverse array of suppliers, yielded an additional ₹1.9 billion. Indirect GVA can be thought of as the ripple effect of the company's operations on the broader

economy. This includes economic activity created in related industries due to the company's demand for inputs and services.

Thirdly, an induced impact, driven by the company's employees through their consumption expenditures, amounted to ₹2.6 billion. This represents the economic value created by the company's employees when they spend their incomes on housing, groceries, transportation, and other expenses within the local or regional economy. It captures the multiplier effect as the employees' spending circulates through the local economy, creating additional economic value.





Productivity Levels

In FY24, D&B's India operations created a direct GVA of ₹3.3 billion with an employee base of around 1,250. This translates to a per capita GVA of around ₹2.6 million compared to the national average of around ₹0.2 million, suggesting that an average D&B employee generates 13 times the GVA compared to an average citizen. This higher productivity is driven by the knowledge-intensive nature of D&B's operations, which focus on providing data, analytics, and business insights that require specialized expertise.



Export Earnings

In FY24, D&B's India operations generated export earnings of ₹3.1 billion. While one-third of this came from D&B India, the remaining two-third of exports came from D&B's GCC in Hyderabad. Exports from the GCC more than doubled to ₹2.1 in FY24 since its first full year of operations. The growth of exports by D&B has also been equally impressive exhibiting a Compounded Annual Growth Rate (CAGR) of 15.1% between FY15 and FY24. This growth rate significantly outpaced India's service exports, which increased at a rate of 12.6% during the same period.



Impact on Output

In FY24, D&B's India operations contributed to ₹14.7 billion worth of economic activity. In addition to generating a direct revenue of ₹4.7 billion, the company supported an indirect revenue generation of ₹3.4 billion in its supply chain and an induced revenue generation of ₹6.5 billion.

Impact on Employment

In FY24, D&B's India operations supported a total of around 10,600 jobs across India, of which it provided direct employment to 1,250 people, and indirect employment to 2,350 people involved in its supply chain. Additionally, the ripple effect extended to 7,000 jobs, sustained by consumption expenditure of its employees. The elevated induced impact stems from the substantially higher earnings of D&B employees compared to the national average, which translate into greater marginal propensity to consume, thereby generating higher downstream economic activity.



Impact on Earnings

In FY24, D&B's India operations facilitated a total income generation of ₹4.8 billion across the nation. While it directly helped its employees generate an income ₹2.4 billion, it indirectly helped generate another ₹1.1 billion for people engaged in its supply chain. The induced impact created an additional ₹1.3 billion. With an employee base of around 1,250, the per capita income generation stood at ₹1.9 million, compared to the national average of around ₹0.2 million. This suggests that an average D&B employee earns as much as nine times the average citizen.



Employee Upskilling

D&B India, on average, spends 5,500 hours annually in training and upskilling its employees. The company places a strong emphasis on upskilling its employees to foster a culture of continuous learning and professional growth. It offers a diverse array of programs designed to cater to employees at every stage of their careers. This includes mandatory courses on critical topics such as data privacy, code of conduct, phishing awareness, and information security to ensure compliance and security. Moreover, D&B India provides employees with the flexibility to choose from a variety of functional training programs that align with their interests and career goals and offers financial assistance to help its employee gain certifications, diplomas, and degrees. In addition, the company offers a short-term training programme, in collaboration with a reputed management institute, to its high performing employees.



Enhancing MSME Credibility: Building a Stronger Foundation for Growth

Dun & Bradstreet India's Credibility & Business Insights Group (CBIG) is at the forefront of transforming India's MSMEs by bridging the gap between ambition and opportunity. In a country where MSMEs form the backbone of the economy, contributing over 30% to GDP and 40% of exports, CBIG's work ensures that these businesses gain the trust and recognition they need to thrive.

At the heart of this transformation is the issuance of D-U-N-S® Numbers and Credibility Reports - powerful tools that validate an MSME's credibility. By providing verified, data-driven insights, these reports reduce information asymmetry and mitigate risks for lenders and investors. As a result, MSMEs gain easier access to formal credit, unlocking the potential to scale operations, increase production, and generate employment.

Credibility reports, backed by verified data and in-depth analysis, empower MSMEs to strengthen their market positioning by showcasing their reliability to potential partners, suppliers, and customers. With improved visibility and trust, MSMEs can unlock new growth opportunities, enhance their compliance standards, and position themselves for seamless integration into global value chains. As a result, CBIG's work not only boosts the export potential of Indian enterprises but also strengthens India's presence in global markets.

CBIG also plays an instrumental role in advancing government-led initiatives that aim to fortify India's business ecosystem. Through strategic Memorandum of Understanding (MoU) with key government bodies and public sector institutions, CBIG supports initiatives such as Make in India, Startup India, and Digital India, helping MSMEs build resilience and competitiveness. Notable collaborations include collaborative initiatives with SIDBI, National Small Industries Corporation (NSIC), Open Network for Digital Commerce (ONDC), The Plastics Export Promotion Council, Bombay Stock Exchange (BSE), National Stock Exchange (NSE), North-Eastern Regional Agricultural Marketing Corporation Limited (NERAMAC), Association of Chambers of Commerce (ASSOCHAM), and the West Bengal Government, demonstrating CBIG's commitment to driving sustainable growth.





Transforming Visions into Viable Ventures

D&B India's Project Appraisal Service (PAS) play a critical role in driving India's infrastructure and industrial growth by providing independent and reliable evaluations of large-scale projects. By appraising over 250 projects in FY24, with an estimated total value exceeding ₹1 trillion, PAS ensures that capital is directed toward viable and impactful ventures. These appraisals assess financial feasibility, technical soundness, and potential risks, giving lenders and investors the confidence to make informed decisions.

Through its rigorous appraisal processes, PAS not only de-risks investments but also accelerates project implementation by identifying bottlenecks and recommending corrective measures. This leads to improved efficiency in capital allocation, ensuring that critical projects in sectors such as infrastructure, energy, and manufacturing proceed without delays. By facilitating timely funding for high-impact projects, PAS contributes to job creation, infrastructure development, and regional economic growth.

Empowering Growth Through Knowledge and Insights

D&B India's Learning and Economic Insights Group (LEIG) strengthens India's business ecosystem by equipping professionals, entrepreneurs, and policymakers with knowledge, insights, and networking opportunities that drive informed decision-making. Through a diverse portfolio of custom events, webinars, flagship publications, and training sessions, LEIG fosters a culture of continuous learning and industry excellence.

In FY24, LEIG hosted 36 custom on-ground events and 4 webinars, engaging around 170 speakers and attracting over 1,800 attendees. These platforms facilitated knowledge exchange on emerging business trends, regulatory developments, and market opportunities, enabling participants to refine strategies and optimize operations. Additionally, its 11 flagship publication events delivered data-driven insights to around 1,400 stakeholders, providing a

deeper understanding of India's evolving economic landscape.

LEIG's 63 training sessions empowered professionals with practical skills and industry-relevant knowledge, enhancing workforce capabilities and improving organizational productivity. The group's commitment to recognizing industry excellence was evident in the 188 award winners celebrated across various domains, inspiring businesses to pursue higher standards of performance and innovation.

By creating platforms that foster collaboration, disseminate critical insights, and promote skill development, LEIG not only enhances individual competencies but also contributes to strengthening India's business environment. This knowledge-driven empowerment has a cascading effect on business efficiency, competitiveness, and long-term economic growth.



SOCIAL IMPACT

Making the World a Greener Place, One Tree at a Time

D&B India advanced its Corporate Social Responsibility (CSR) efforts through a partnership with Grow-Trees, an India-based organization that plants and maintains trees in economically challenged areas. Tree planting provides benefits to current and future generations, augmenting rural incomes, providing work to people in need, and helping fight climate change. D&B India has committed to supporting the planting of 19,600 trees that will create more than 1,600 days of employment within rural communities. These trees, when mature, will potentially offset more than 390,000 kilograms (kgs) of CO₂ annually. Since the program began last year, D&B India has

planted more than 4,300 trees to express gratitude to its employees who demonstrate excellence in support of its business and the community. Recipients receive information about their tree, including an eTreeCertificate® and a link to the plantation project to monitor the tree in the years to come.

Further, D&B India partnered with Raah Foundation to improve the quality of life and well-being of marginalised communities through sustainable livelihoods while addressing the issues of climate change. It supported the partial payment to purchase 83,000 saplings and is estimated to have created livelihoods for 100 people.



Nourishing Young Lives

D&B supports Khushiyaan Foundation's Roti Ghar Project, which provides daily nutritious meals to underprivileged children, ensuring their well-being and growth. Founded in 2017 by Mr. Chinu Kwatra, Khushiyaan Foundation operates with a dedicated team of 200 volunteers across major Indian cities. By addressing malnutrition and improving health outcomes, D&B contributes to building a healthier and more empowered future for vulnerable children.

Caring for Our Elders

Through its partnership with Janiv Sevabhavi Sanstha, D&B enhances the dignity and well-being of senior citizens by providing critical assistance, including medical and grocery support. Janiv's work spans across elderly care, nourishment for the deprived, education quality improvement, and rural empowerment. D&B's contribution strengthens the social fabric by ensuring that older generations lead lives of dignity and respect.



Creating a Safer Digital World for Women and Children

D&B collaborates with Ahaan Foundation's Responsible Netism to promote cyber wellness and safeguard women and children online. Since its inception in 2012, this initiative has educated over 1.7 million children and 1 million adults across Maharashtra, Goa, and Madhya Pradesh. D&B supports this mission by conducting workshops in 24 schools, offering three sessions per school over 12 months to educate students, teachers, and parents on responsible online behavior, ensuring a safer digital environment for future generations.



Transforming Classrooms, Inspiring Young Minds

D&B partners with YUVA to enhance school infrastructure, introduce modern teaching tools, and create a nurturing learning environment. YUVA has empowered over 6 million beneficiaries and upgraded 5,000 schools with improved sanitation, technology, and child-friendly learning spaces. Recognized by the London School of Economics for its positive impact on learning outcomes, YUVA's work aligns with D&B's mission. D&B has contributed to this initiative by transforming GSSS Bas Hariya School in Gurugram through the installation of smart classboards and renovation of student washrooms, paving the way for brighter futures.

Shaping Tomorrow's Workforce

D&B actively supports youth empowerment through its participation in the National Apprenticeship Promotion Scheme (NAPS) under the Apprentice Act of 1961. This initiative enhances India's apprenticeship ecosystem by offering partial stipend support and advocacy assistance to stakeholders. D&B contributes by hiring, training, and providing stipends to apprentices, equipping them with the skills needed to thrive in an evolving economy.





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