



Date: September 05, 2024

SAMMAANCAP/EQ, SCLPP
National Stock Exchange of India Limited
“Exchange Plaza”,
Bandra-Kurla Complex, Bandra (East),
Mumbai – 400051

Scrip Code – 535789, 890192
BSE Limited
1st Floor, P.J. Towers
Dalal Street,
Mumbai-400001

Sub: Business Responsibility and Sustainability Report of Sammaan Capital Limited (Formerly known as Indiabulls Housing Finance Limited) (the “Company”) for FY 2023-24

Dear Sir/Madam,

Please find enclosed herewith the Business Responsibility and Sustainability Report of the Company for FY 2023-24. Kindly note that this was already submitted to the Stock Exchanges as a part of the Annual Report submitted for FY 2023-24.

This is for your information and appropriate dissemination.

Thanking you,

Yours faithfully,

For **Sammaan Capital Limited**
(Formerly Indiabulls Housing Finance Limited)

Amit Jain
Company Secretary

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1. **Corporate Identity Number (CIN) of the Listed Entity** : L65922DL2005PLC136029
2. **Name of the Listed Entity** : Sammaan Capital Limited
3. **Year of incorporation** : 2005
4. **Registered office address** : 5th Floor, Building No. 27, KG Marg, Connaught Place, New Delhi – 110001, India
5. **Corporate address** : Plot No. 422 B, Udyog Vihar, Phase – IV, Gurugram – 122016, Haryana;
One International Centre, Tower – 1, 18th Floor, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400 013, Maharashtra
6. **E-mail** : homeloans@sammaancapital.com
7. **Telephone** : 0124 – 668 – 1212
8. **Website** : www.sammaancapital.com
9. **Financial year for which reporting is being done** : 2023 – 24
10. **Name of the Stock Exchange(s) where shares are listed** : BSE and NSE
11. **Paid-up Capital** : ₹ 115.70 crores (Approx.)
12. **Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report** : Mr. Amit Jain
Contact: 9818834182
E-mail: ajain@sammaancapital.com
13. **Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together).** : Standalone basis
14. **Name of assurance provider** : Not applicable
15. **Type of assurance obtained** : Not applicable

II. Products/ services

16. Details of business activities (accounting for 90% of the turnover):

S. No.	Description of Main Activity	Description of Business Activity	% of the turnover of the entity
1	Financial and Insurance Services	Financial and Credit Leasing Activities	94.97%

Business Responsibility & Sustainability Report (Contd.)

17. 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.	SCL's core business is financing mortgage-backed loans, its business can be classified as housing loans and non-housing loans. All other activities of the Company revolve around the main business. As of 31 st March 2024, the asset composition on loan book on standalone basis stands at 38.81% of Housing Loans and 61.19% of Non-Housing Loans.	64192	100%

III. Operations

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

Location	Number of plants	Number of offices	Total
National	Not applicable*	199	199
International	Not applicable*	1	1

*Note: The organization operates in housing finance sector and does not engage in manufacturing activities.

19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	22
International (No. of Countries)	1

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

Not applicable, as the organization operates in housing finance sector and does not engage in export activities.

c. A brief on types of customers

Sammaan Capital Limited has a balance sheet size of more than ₹ 730.66 billion (on a consolidated basis) as of 31st March, 2024 and has serviced more than 1.5 million happy customers.

Customer compositions based on loan assets as on 31st March, 2024 is as follows:

Categories of customers based on income group	% by Count	% by Amount
Loans to Economically Weaker Sections (EWS) - (Up to ₹ 3 lac)	13.32%	4.96%
Low Income Group - (Above ₹ 3 lac up to ₹ 6 lac)	42.12%	22.41%
Middle Income Group - (Above ₹ 6 lac up to ₹ 18 lac)	34.11%	32.14%
High Income Group - (Above ₹ 18 lac)	10.46%	40.48%
Total	100%	100%

Categories of customers based on employment group	% by Count	% by Amount
Salaried	68.35%	52.65%
Self-employed	31.65%	47.35%
Total	100%	100%

*Note: the above data is only for individual borrowers

Business Responsibility & Sustainability Report (Contd.)

IV. Employees

20. Details as at the end of the Financial Year:

a. Employees and workers (including differently-abled):

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	4,358	3,857	89%	501	11%
2.	Other than Permanent (E)	NA	NA	NA	NA	NA
3.	Total employees (D + E)	4,358	3,857	89%	501	11%
WORKERS						
4.	Permanent (F)	NA	NA	NA	NA	NA
5.	Other than Permanent (G)	NA	NA	NA	NA	NA
6.	Total workers (F + G)	NA	NA	NA	NA	NA

b. Differently abled Employees and workers:

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	6	3	50%	3	50%
2.	Other than Permanent (E)	NA	NA	NA	NA	NA
3.	Total differently abled employees (D + E)	6	3	50%	3	50%
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	N/A	N/A	N/A	N/A	N/A
5.	Other than permanent (G)	N/A	N/A	N/A	N/A	N/A
6.	Total differently abled workers (F + G)	N/A	N/A	N/A	N/A	N/A

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	8	1	12.5%
Key Management Personnel	4	0	-

22. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

	FY 2023-24			FY 2022-23			FY 2021-22		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	50%	33%	48%	44%	37%	43%	90%	10%	100%
Permanent Workers	NA	NA	NA	NA	NA	NA	NA	NA	NA

Business Responsibility & Sustainability Report (Contd.)

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

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

S. No.	Name of the Holding/Associate companies/ Joint ventures(A)	Indicate whether Holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated in column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1.	Indiabulls Commercial Credit Limited	Subsidiary	100%	No
2.	Indiabulls Collection Agency Limited	Subsidiary	100%	No
3.	Ibulls Sales Limited	Subsidiary	100%	No
4.	Indiabulls Capital Services Limited	Subsidiary	100%	No
5.	Indiabulls Advisory Services Limited	Subsidiary	100%	No
6.	Indiabulls Insurance Advisors Limited	Subsidiary	100%	No
7.	Indiabulls Asset Holding Company Limited	Subsidiary	100%	No
8.	Nilgiri Investmart Services Limited (Formerly known as Nilgiri Financial Consultants Limited)	Subsidiary	100%	No
9.	Indiabulls Investment Management Limited (Formerly known as Indiabulls Venture Capital Management Company Limited)	Subsidiary	100%	No

VI. CSR Details

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

II. Turnover : ₹ 7, 539.02 Crore

III. Net worth : ₹ 18,055.57 Crore

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (If yes, then provide web link for grievance redress policy)	FY 2023-24			FY 2022-23		
		Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks
Communities	Yes	0	0	-	0	0	-
Investors (other than shareholders)	Yes	0	0	-	0	0	-
Shareholders	Yes	387	1	-	146	0	-
Employees and workers	Yes	0	0	-	0	0	-
Customers	Yes	376	0	-	616	0	-
Value Chain Partners	Yes	0	0	-	0	0	-
Other (NCD Holders)	Yes	640	20	-	378	0	-

Business Responsibility & Sustainability Report (Contd.)

SCL has certain policies that guide the Company's interaction with all stakeholders, including the grievance mechanism policy. Additionally, there are internal policies and procedures accessible on the Company's intranet for ready reference.

26. Overview of the entity's material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along with its financial implications.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Corporate Governance	Opportunity	<p>Having well-defined policies and processes, along with a board of directors and executive managers who uphold a culture of compliance, directly contributes to improved outcomes.</p> <p>Organizations with strong corporate governance can secure funds at lower interest rates compared to those with weaker governance, as they are perceived as stable, reliable, and capable of mitigating potential risks.</p>	<p>To enhance corporate governance at Sammaan Capital, the company remains committed to its core values of Customer First, Transparency, Integrity, and Professionalism. The Board has been bolstered by the addition of highly experienced independent directors, with more than 60% of the Board now consisting of Independent Directors. All key board committees are chaired by Independent Directors. The company also employs top-tier information security practices and adopts leading data privacy standards.</p>	<p>Positive:</p> <p>A robust Board and transparent operations will boost confidence among investors and other stakeholders</p>
2	Priority Sector Lending	Opportunity	<p>Priority sector lending within home loans focuses on affordable housing, assisting families in purchasing their first home and addressing the country's housing gap.</p> <p>Lending to small businesses and micro, small, and medium enterprises (MSMEs) is also part of priority sector lending, with MSMEs being a vital sector, contributing 30% of India's GDP.</p>	<p>Sammaan Capital serves the credit to underserved population of smaller towns by establishing lean branches that leverage its eHome Loans technology. This initiative helps residents of these towns achieve their dream of homeownership. The organization provides small businesses and MSMEs with the opportunity to unlock the value of their property and access funding for their ventures at reasonable mortgage-backed finance rates. This support is crucial for the economic and social growth of the small business and MSME sectors in the country.</p>	<p>Positive:</p> <p>By addressing the housing shortage in smaller towns, Sammaan Capital aids the credit underserved population and contributes to the Government's 'Housing for All' goal. Serving the credit needs of the crucial MSME sector supports economic growth and employment generation.</p>

Business Responsibility & Sustainability Report (Contd.)

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
3.	Customer Satisfaction	Risk and Opportunity	<p>Opportunities: At the core of Sammaan Capital's operations is a 'customer first' approach. In addition to prioritizing customer experience, the company strives to maintain transparency in its operations and communication.</p> <p>Risk: As a provider of housing and mortgage-backed loan products and services to a large customer base, a negative customer experience could lead to customer loss or reputational damage.</p>	All customer complaints received across branches and front channels are managed through a centralized complaints management system for tracking and timely resolution. Sammaan Capital is committed to ensuring customer satisfaction and aims to increase it from the current 95% to 100% by FY25.	Positive: Satisfied customers reduce the churn rate and enhance brand loyalty. The organization aims to provide a hassle-free and smooth home-buying experience to its customers.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

Disclosure Questions	P	P	P	P	P	P	P	P	P	
	1	2	3	4	5	6	7	8	9	
Policy and management processes										
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/ No]	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
b. Has the policy been approved by the Board? (Yes/No)	Yes, the policies are approved by the Board									
c. Web Link of the Policies, if available	Code of Conduct & Ethics for Board Members and Senior Management	Code of Conduct for Prevention of Insider Trading	Anti-Bribery and Anti-Corruption Policy	Board Diversity Policy	Policy on Related Party Transaction	Whistle Blower Policy	Health and Safety Policy	Tax Policy	Equal Employment Opportunity Policy	Grievance Redressal Policy
							Human Rights Policy	Non-Discrimination and Anti-Harassment Policy	Criteria for making payment to Non- Executive Directors	Environment Policy
								CSR Policy	Privacy Policy	Quality Policy

Business Responsibility & Sustainability Report (Contd.)

Disclosure Questions	P	P	P	P	P	P	P	P	P
	1	2	3	4	5	6	7	8	9
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes, the company has translated the relevant policies and integrated them into procedures and practices across all its operations.								
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes, the company's Code of Conduct largely incorporates the afore mentioned principles, and the company expects all its stakeholders to adhere to them in all their dealings.								
4. Name of the national and international codes/certifications/labels/standards adopted by your entity and mapped to each principle.	ISO 9001:2015 - Quality management systems ISO 10002:2014 Quality management — Customer satisfaction								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	As a responsible corporate entity, we have strengthened our dedication to combating climate change by setting a target to achieve carbon neutrality by FY32. We are dedicated to operating in the most sustainable manner possible. Our unwavering commitment encompasses a variety of goals including: <ul style="list-style-type: none"> - Environmental protection - Reducing our carbon footprint - Empowering women - Generating livelihood opportunities - Ensuring housing for all - Fostering a gender-inclusive environment - Nurturing our employees - Practicing responsible governance - Providing access to health and safety - Safeguarding consumer protection. 								
6. Performance of the entity against the specific commitments, goals, and targets along-with reasons in case the same are not met.	Target tracking is being monitored.								

Business Responsibility & Sustainability Report (Contd.)

Disclosure Questions	P	P	P	P	P	P	P	P	P
	1	2	3	4	5	6	7	8	9

Governance, leadership, and oversight

7. Statement by director responsible for the business responsibility report, highlighting ESG -related challenges, targets, and achievements
- At SCL, our steadfast dedication to Environmental, Social, and Governance (ESG) principles remains a pivotal element of our business strategy for FY2024. We understand that sustainable practices are essential for creating enduring value for our stakeholders and the communities we serve. As a financially responsible institution, we are committed to advancing initiatives centered on renewable energy, reducing our carbon footprint, fostering diversity and inclusion, and driving community development.
- In alignment with these goals, SCL has set an ambitious target to achieve Carbon Neutral status by FY32. Our strategic emphasis on leveraging technology not only enhances customer and operational efficiencies but also minimizes our environmental impact. Our governance practices uphold the highest ethical standards, transparency, and accountability, reflecting the expectations of an organization of our stature. We have integrated ESG objectives into our management performance metrics, intensifying our focus to ensure these initiatives yield tangible results. Our primary aim remains to sustain a growth trajectory that aligns with our ESG goals and ensures a positive impact.
- Additionally, we have implemented comprehensive training programs across all employee levels, including our board of directors. Our investment in IT infrastructure supports our commitment to minimizing social and environmental impacts. All employees are covered under insurance, and we have established robust health and safety policies and grievance mechanisms. We place a strong emphasis on stakeholder management and maintain a zero-tolerance policy toward human rights and harassment issues, ensuring no non-compliance in these areas. Our efforts have led to reductions in energy intensity, water intensity, and emission intensity, complemented by our waste recycling initiatives and the installation of solar panels at one of our offices. Our investment in Corporate Social Responsibility (CSR) initiatives underscores our commitment to community support, and our customer-centric approach remains a top priority as we continue to drive sustainable growth.
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).
- Mr. Sachin Chaudhary**
Designation: Executive Director & COO
DIN Number: 02016992
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.
- Yes, the board of directors and senior management of the Company continuously oversee various aspects of its social, environmental, governance, and economic responsibilities. The Company's performance in business responsibility and sustainability is reviewed by the Board of Directors annually.
- The executive directors are responsible for developing and implementing the Company's ESG framework. The Company's performance in terms of business responsibility is evaluated by the following board committees:
- (i) ESG Committee
 - (ii) Corporate Social Responsibility Committee
 - (iii) Stakeholders Relationship Committee
- Additionally, the Risk Management Committee and the IT Strategy, IT Steering & InfoSec Committee also review risks related to certain business responsibility and sustainability principles.

Business Responsibility & Sustainability Report (Contd.)

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9
Performance against above policies and follow up action	The Board, executive directors, business heads and department heads.									The policies of the company are reviewed periodically or on a need basis								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	The Board, executive directors, business heads and department heads.									The policies of the company are reviewed periodically or on a need basis								

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

P1 P2 P3 P4 P5 P6 P7 P8 P9

No, the processes and compliance measures may be examined by internal auditors and regulatory bodies, as applicable. To align with best practices and address risk concerns, policies are periodically assessed and updated by department heads and business leaders, with final approval from management and/ or the board. The report has been reviewed by the department responsible for Policy Implementation and Process Management.

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

Not applicable.

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

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as "Essential" and "Leadership". While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

Business Responsibility & Sustainability Report (Contd.)

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

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics/ principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	Multiple	Company spent more than 4 hours on various familiarisation programmes, comprising matters relating to an array of issues pertaining to business, regulations, economy and environmental, social and governance parameters.	Not ascertained
Key Managerial Personnel	Multiple	Company spent more than 4 hours on various familiarisation programmes, comprising matters relating to an array of issues pertaining to business, regulations, economy and environmental, social and governance parameters.	Not ascertained
Employees other than BoD and KMPs	Multiple	<ol style="list-style-type: none"> Orientation Trainings: Functional Trainings – CRM, BA On Boarding, Lenra, Credit Policies, Credit Level – 1 & 2 Workshop. Movie Based Learnings – The Birth of a Salesman, Three Aces and Manager Behavioural Trainings – Communication Excellence, Lets Change for a Cause, Negotiation Skills, Communication Excellence, Up skilling Sales Teams, Email Etiquettes, Collections Workshop Regulatory Trainings – INFOSEC, POSH, Fair Practices Code, KYC & AML, PMAY, SARFAESI, Code of Conduct. 	89%
Workers	NA	NA	NA

Business Responsibility & Sustainability Report (Contd.)

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

		Monetary				
NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred? (Yes/No)		
Penalty / Fine	Principle 1	The National Stock Exchange of India Limited ("NSE") vide email dated October 12, 2023	Rs. 3,540/- including GST	In terms of Regulation 52(7) (7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'), the Company being equity and debt listed company had to place the statement of deviation in utilization of equity and debt raised funds, during each quarter, before the Audit Committee meeting, within 45 days of the end of the quarter for debt listed companies and with the results for equity listed companies. Under SEBI LODR, 60 days window is provided for approval of annual financial results. Since for the quarter & FY ended March 31, 2022, the Audit Committee was convened on May 19, 2022, for approval of audited financial results, the said statement was approved and filed with the Exchanges on May 19, 2022 for period ended March 31, 2022.	No	
Penalty/ Fine	Principle 1	BSE Limited vide email dated October 18, 2023	Rs. 3,540/- including GST	In terms of Regulation 52(7) (7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'), the Company being equity and debt listed company had to place the statement of deviation in utilization of equity and debt raised funds, during each quarter, before the Audit Committee meeting, within 45 days of the end of the quarter for debt listed companies and with the results for equity listed companies. Under SEBI LODR, 60 days window is provided for approval of annual financial results. Since for the quarter & FY ended March 31, 2022, the Audit Committee was convened on May 19, 2022, for approval of audited financial results, the said statement was approved and filed with the Exchanges on May 19, 2022 for period ended March 31, 2022.	No	

Business Responsibility & Sustainability Report (Contd.)

Monetary						
NGRBC Principle	Name of the regulatory/enforcement agencies/judicial institutions	Amount (In ₹)	Brief of the Case		Has an appeal been preferred? (Yes/No)	
Penalty/Fine	Principle 1	NSE Limited vide email dated December 4, 2023	INR 10,000 excluding GST	As per Regulation 60(2) of SEBI LODR Regulations, 2015, the listed entity shall give notice in advance of at least seven working days (excluding the date of intimation and the record date) to the recognized stock exchange(s) of the record date or of as many days as the stock exchange(s) may agree to or require specifying the purpose of the record date. Since intimation of record for payment of interest on NCDs issued under the ISIN INE148I07JY0 was delay by 1 Working day, hence exchange had levied penalty	No	
Settlement	Nil	Nil	Nil	Nil	Nil	
Compounding fee	Nil	Nil	Nil	Nil	Nil	
Non-Monetary						
NGRBC Principle	Name of the regulatory/enforcement agencies/judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)			
Imprisonment	-	-	-	-		
Punishment	-	-	-	-		

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

Not applicable, as no appeals were made.

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

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

Yes, SCL is committed to maintaining the highest ethical standards and has implemented a comprehensive anti-bribery and anti-corruption policy. This policy emphasizes the company's strict zero-tolerance stance towards any form of bribery or corruption. It provides detailed information and guidance to help employees and stakeholders identify, prevent, and address potential bribery and corruption issues. The policy aims to foster a culture of integrity and transparency within the organization, ensuring that all business activities are conducted legally and ethically. By adhering to this policy, SCL seeks to protect its reputation, maintain trust with its clients and partners, and comply with relevant laws and regulations.

The policy can be accessed at Anti-bribery and Anti-Corruption Policy .

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5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

	FY 2023-24	FY 2022-23
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

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

SCL is committed to upholding the highest standards of integrity and professionalism by strictly following its Code of Conduct and Ethics for the Board and Senior Management. This adherence has effectively eliminated any complaints related to conflicts of interest. The Code serves as a comprehensive guide, ensuring that all decisions and actions taken by the leadership team align with the company's ethical principles and legal obligations.

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

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.

No corrective actions pertaining to above mentioned parameters was necessitated by SCL during the reporting period.

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format:

	FY 2023-24	FY 2022-23
Number of days of accounts payable	7.19	7.73

9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties,

In the following format:

Concentration of purchases from trading houses and concentration of sales to dealers/distributors are not applicable to SCL due to the nature of its business. As a financial institution, we are primarily engaged in the provision of loans. We do not engage in the purchase or sale of physical goods, nor do we have any dealings with trading houses or a network of dealers and distributors. Our core activities revolve around financial transactions, such as lending loans, which are not aligned with the traditional supply chain dynamics associated with trading or distribution.

Parameter	Metrics	FY 2023-24	FY 2022-23
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	-	-
	b. Number of trading houses where purchases are made from	-	-
	c. Purchases from Top 10 trading houses as % of total purchases from trading houses	-	-

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Parameter	Metrics	FY 2023-24	FY 2022-23
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	-	-
	b. Number of dealers / distributors to whom sales are made	-	-
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	-	-
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	15.91%	0.17%
	b. Sales (Sales to related parties / Total Sales)	5.78%	7.75%
	c. Loans & advances (Loans & advances given to related parties/ Total loans & advances)	2.96%	2.09%
	d. Investments (Investments in related parties/Total Investments made)	38.86%	38.97%

Leadership Indicators.

1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:

The Company implemented comprehensive training programs for its direct selling agents to ensure they fully understand and comply with regulatory guidelines. These programs covered essential topics such as legal requirements, ethical sales practices, and updated industry standards, equipping agents with the necessary knowledge and skills to conduct business responsibly and effectively.

Total number of awareness programmes held	Topics/principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
2	KYC (Know your customer) & AML (Anti-Money Laundering) and FPC (Fair Practices Code)	39%

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If yes, provide details of the same.

Yes, SCL is deeply committed to maintaining the highest ethical standards and enforces a strict zero-tolerance policy against unethical business practices. To address any conflicts of interest that may arise in its interactions with stakeholders, the company has established a comprehensive guidance mechanism. This mechanism ensures that potential conflicts are identified and managed effectively, safeguarding the integrity of business operations. Furthermore, SCL and its subsidiaries have implemented a detailed Policy on Policy on related party transactions. This policy mandates that all transactions occurring in the ordinary course of business are conducted at arm's length, ensuring fairness, transparency, and compliance with legal standards.

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

Essential Indicators

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

Given its business focus and nature of business, the SCL makes capex towards its physical infrastructure, including energy efficiency. In the fiscal year 2023-24, the company allocated over ₹ 17.6 Crore [previous year to ₹ 15.0 Cr] on IT and digital platform. The company also has capex towards its Information Technology (IT) and digitalization initiatives which results in greater efficiencies. Additionally, by adopting digital solutions, the company enhances operational efficiency and decreases paper usage, thereby lowering its carbon footprint.

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	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D	0%	0%	-
Capex	0%	0%	-

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

SCL provides housing and mortgage loans, so the Company neither consumes significant raw materials nor produces tangible goods. Its activities focus solely on offering financial solutions to customers, and therefore, we do not maintain records for sustainable sourcing.

However, the Company makes extensive use of technology to process loans, which helps reduce the consumption of paper, petrol, and the need for large branches, thus conserving energy.

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

At present, records related to sustainable sourcing are not tracked. Nevertheless, SCL is committed to implementing a system for tracking and reporting this information beginning next year.

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.

Owing to the nature of the business, this disclosure is Not Applicable.

Type of waste	Mechanism
Plastics (including packaging)	
E-waste	
Hazardous waste	
Other waste	

4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

Owing to the nature of the business, EPR is Not Applicable.

Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for the manufacturing industry) or for its services (for the service industry)? If yes, provide details:

Owing to the nature of the business, Life Cycle Perspective / Assessments (LCA) is Not Applicable.

NIC Code	Name of Product / Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Results communicated in public domain (Yes/ No) If yes, provide the web-link.

The primary business function of SCL is to provide mortgage loans. The loan onboarding process is sequential, encompassing loan sourcing, processing, disbursement, servicing, and repayment. Below is a summary of each stage:

a) Sourcing of Loan:

At SCL, loans are sourced through digital channels, branches, and Direct Sale Agents (DSA). Applications are processed via our comprehensive digital platform, which offers a seamless home loan experience from application to disbursement. This

Business Responsibility & Sustainability Report (Contd.)

platform integrates the 4E's: e-APPLY, e-SANCTION, e-DISBURSE, and e-ENGAGE.

b) Loan Processing:

- **Document Submission:** The application form, assisted by SCL's Relationship Manager, is uploaded to the digital portal along with various documents. These are then processed by an analytics-driven underwriting engine for a real-time preliminary sanction.
- **Credit Underwriting:** Submitted documents undergo multiple checks to verify their authenticity and ensure regulatory compliance.
- **Legal Appraisal:** Property title documents are examined to confirm that the title is clear and marketable.
- **Technical Appraisal:** Both an in-house and an external technical team perform dual appraisals of project documents and verify the construction stage to determine the appropriate disbursement amount.

c) Disbursement:

Upon approval, the disbursement process is handled digitally, offering significant convenience to both the Company and its customers by reducing paperwork and processing time.

d) Servicing:

The loan servicing process manages the administrative tasks from the disbursement of proceeds until the loan is fully repaid. Customers can request changes to personal information, add or update nominees, or file grievances.

e) Repayment & Closure:

Upon full repayment or prepayment of the loan, the customer receives a mortgage release letter and No Objection Certificate (NOC), confirming that all loan dues have been settled. Original or copies of title documents and any other documents obtained during the legal process are then returned.

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

Owing to the nature of the business, Life Cycle Perspective / Assessments (LCA) is Not Applicable.

Name of Product / Service	Description of the risk / concern	Action Taken
-	-	-

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Owing to the nature of the business, this disclosure is Not Applicable.

Indicate input material	Recycled or re-used input material to total material	
	FY 2023-24	FY 2022-23
-	-	-

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed:

Owing to the nature of the business, this disclosure is Not Applicable.

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	FY 2023-24			FY 2022-23		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	-	-	-	-	-	-
E-waste	-	-	-	-	-	-
Hazardous waste	-	-	-	-	-	-
Other waste	-	-	-	-	-	-

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

Owing to the nature of the business, this disclosure is Not Applicable.

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category

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

Essential Indicators

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day care facilities	
	No.(B)	% (B/A)	No.(C)	% (C/A)	No.(D)	% (D/A)	No.(E)	% (E/A)	No.(F)	% (F/A)	
PERMANENT EMPLOYEES											
Male	3,857	3,857	100%	3,857	100%	-	-	51	1%	-	-
Female	501	501	100%	501	100%	30	4%	-	-	-	-
Total	4,358	4,358	100%	4,358	100%	30	4%	51	1%	-	-
OTHER THAN PERMANENT EMPLOYEES											
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

Not applicable as our workforce does not include any workers.

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day care facilities	
	No.(B)	% (B/A)	No.(C)	% (C/A)	No.(D)	% (D/A)	No.(E)	% (E/A)	No.(F)	% (F/A)	
PERMANENT EMPLOYEES											
Male		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Female		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Total		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Business Responsibility & Sustainability Report (Contd.)

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day care facilities	
	No.(B)	% (B/A)	No.(C)	% (C/A)	No.(D)	% (D/A)	No.(E)	% (E/A)	No.(F)	% (F/A)	
OTHER THAN PERMANENT EMPLOYEES											
Male		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Female		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Total		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –

	FY 2023-24	FY 2022-23
Cost incurred on well- being measures as a % of total revenue of the company	0.06%	0.05%

2. Details of retirement benefits.

Benefits	FY 2023-24			FY 2022-23		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
Provident Fund	7%	-	Y	6%	-	Y
Gratuity	100%	-	N	100%	-	N
ESI	6%	-	Y	12%	-	Y
Others-please specify	-	-	-	-	-	-

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, the premises / offices of the entity accessible to differently people in accordance with the requirements of the Rights of Persons with Disabilities Act, 2016.

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, the entity has implemented an in accordance with the Rights of Persons with Disabilities Act, 2016. The policy can be accessed at Equal employment opportunity policy

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	100%	86.27%	NA	NA
Female	100%	86.7%	NA	NA
Total	100%	86.42%	NA	NA

Business Responsibility & Sustainability Report (Contd.)

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

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	Yes, the employees can express their concerns to the designated SPOC and follow the Escalation Matrix available on a dedicated internal portal to aid employees.
Other than Permanent Workers	Not Applicable
Permanent Employees	Not Applicable
Other than Permanent Employees	Not Applicable

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

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

8. Details of training given to employees and workers:

Category	FY 2023-24					FY 2022-23				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E / D)	No. (F)	% (F / D)
EMPLOYEES										
Male	3,857	2,114	55%	293	8%	4,587	2,874	63%	3,902	85%
Female	501	195	39%	6	1%	509	222	44%	357	70%
Total	4,358	2,309	53%	299	7%	5,096	3,096	61%	4,259	84%
WORKERS										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Business Responsibility & Sustainability Report (Contd.)

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

Category	FY 2023-24			FY 2022-23		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
EMPLOYEES						
Male	3857	3122	81%	4,587	2,275	50%
Female	501	405	81%	509	298	59%
Total	4358	3527	81%	5,096	2,573	50%
WORKERS						
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA

10. Health and safety management system:

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

Sammaan Capital is committed to ensuring the safety and well-being of its employees by providing comprehensive training on safety protocols. This includes conducting regular fire safety and evacuation drills at all locations to ensure preparedness in case of emergencies. Additionally, the Company organizes webinars with healthcare specialists to educate employees on topics such as family health, nutrition, resilience, and effective communication, including engaging in empathetic conversations with their teams. To further support employee safety, the organization has established a Quick Response Team (QRT) that provides assistance to company branches and employees during working hours. The QRT plays a crucial role in ensuring that all business units have robust business continuity and incident management plans in place.

Moreover, Sammaan Capital conducts awareness sessions on various health and safety topics, disseminates periodic internal communications, and posts alerts on the Company's employee portal, 'inet,' which is accessible to all staff. These efforts aim to keep employees informed and engaged in maintaining a safe and healthy work environment.

Here is the web link to the Health and Safety policy.

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

Owing to the nature of our business, this may not be directly applicable to us. However, the well-being and safety of our employees are top priorities. We strongly encourage our staff to promptly report any workplace hazards, incidents, or potential health and safety risks to their respective HR representatives.

- c. **Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Yes/ No)**

Not applicable as our workforce does not include any workers.

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

Yes, all SCL employees are covered by health insurance.

11. Details of safety related incidents:

Safety Incident/Number	Category*	FY 2023-24	FY 2022-23
Lost Time Injury Frequency Rate (LTIFR) per one million-person hours worked)	Employees	Nil	Nil
	Workers	NA	NA
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	NA	NA

Business Responsibility & Sustainability Report (Contd.)

Safety Incident/Number	Category*	FY 2023-24	FY 2022-23
No. of fatalities	Employees	Nil	Nil
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	NA	NA

*Including in the contract workforce

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

Sammaan Capital is dedicated to promoting the safety and well-being of its employees through a comprehensive training program on safety protocols. This includes conducting regular fire drills to ensure that employees are prepared in the event of an emergency. Additionally, the company offers webinars on important topics such as health, nutrition, and resilience to help employees maintain a healthy lifestyle and build resilience in the face of challenges.

The organization has also established a Quick Response Team (QRT) to provide immediate support to employees and ensure that all business units have effective business continuity and incident management plans. This team is instrumental in maintaining a safe and secure work environment.

Sammaan Capital conducts regular health and safety awareness sessions to educate employees about potential risks and how to mitigate them. The company also sends out internal communications and posts updates on its employee portal, 'inet,' to keep staff informed about safety protocols and any changes in procedures.

Employee well-being and safety are top priorities for Sammaan Capital, and the company encourages employees to actively participate in maintaining a safe workplace. Staff members are encouraged to report any hazards or risks to the Human Resources department promptly, ensuring that any issues are addressed quickly and effectively.

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

	FY 2023-24			FY 2022-23		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	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	0%

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.

No risks related to health and safety practices or working conditions for employees have been identified at present. However, the Company remains committed to proactively evaluating potential risks and taking corrective actions to address and mitigate them.

We are dedicated to ensuring a safe and healthy work environment by regularly reviewing and updating our policies and procedures, conducting risk assessments, and implementing any necessary improvements to safeguard employee well-being. Our goal is to maintain a workplace where employees feel secure and protected at all times.

Business Responsibility & Sustainability Report (Contd.)

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).

Yes, SCL offers life insurance to its employees, additionally, the Company may offer employment opportunities to the spouse or dependents of a deceased employee as part of its commitment to supporting the families of its employees during difficult times.

In addition to this, any applicable benefits, such as the provident fund, gratuity, and superannuation, are prioritized and settled promptly to ensure financial stability for the bereaved family. SCL is dedicated to providing compassionate support and assistance to the families of deceased employees, helping them navigate the transition with care and respect.

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

SCL is committed to maintaining full compliance with current regulations by ensuring that all taxes related to transactions are accurately deducted and deposited. To uphold this commitment, SCL regularly conducts internal and statutory audits to review these activities. This thorough review process ensures that all tax obligations are met promptly and in accordance with the law. By doing so, SCL not only adheres to regulatory requirements but also promotes transparency and accountability in its financial practices.

3. Provide the number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

Not applicable, as there were no work-related injuries reported.

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2023-24	FY 2022-23	FY 2023-24	FY 2022-23
Employees	NA	NA	NA	NA
Workers	NA	NA	NA	NA

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)

SCL has a comprehensive retirement policy that clearly outlines the terms and conditions for employee retirement, as well as opportunities for continued engagement with the Company post-retirement. Recognizing the value of its workforce, SCL invests significant time and resources into training and developing its employees. This commitment ensures that employees are highly skilled and employable upon retirement or termination, providing them with the necessary tools and knowledge to succeed in future endeavors.

SCL's dedication to employee development reflects its commitment to fostering a capable and adaptable workforce, even beyond their tenure with the company.

5. Details on assessment of value chain partners:

The nature of our business ensures that our operations and value chain inherently have minimal impact on health & safety practices and working conditions. As a result, we have not prioritized assessments for our value chain partners, at present.

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	SCL expects all its value chain partners to follow extant regulations, including health and safety practices and working conditions.
Working Conditions	

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6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

No corrective actions were implemented as our operations and value chain inherently have minimal impact on health & safety practices and working conditions, at present.

PRINCIPLE 4 Businesses should respect the interests of and be responsive to all its stakeholders

Essential Indicators

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

Individuals or groups with an interest in the Company's business operations, who are affected by its initiatives or policies, are identified as stakeholders. This includes employees, customers, investors, shareholders, suppliers, channel partners, regulators, and society at large.

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), Others	Frequency of engagement (Annually/ Half yearly/ Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	No	Emails, Advertisements, and Other digital channels like apps etc.	Frequent & need-based	Addressing customer queries, grievances, complaints, and educating them on safety and security policies.
Employees	No	Emails, Townhalls, Physical meetings and Other digital Channels	Regularly	Facilitating the exchange of ideas and suggestions, offering professional growth opportunities, and educating employees on HR policies.
Shareholders / Investors	No	Stock Exchanges intimations, Newspapers, Emails, Annual General Meeting, Quarterly Earnings Call, in-office and virtual meetings / conferences	Frequent & need-based	Providing updates on developments, business activities, new initiatives, schemes, and quarterly and annual audited results.
Government / Regulators	No	Through physical and Digital Channels such as PRISM portal etc.	Need based	Receiving recommendations, amendments, approvals, and updates on policies and compliance

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

SCL prioritizes responsible and responsive communication with all stakeholders, including customers, media, investors, analysts, and regulatory authorities. To facilitate open dialogue, SCL has created a dedicated email address for collecting regular feedback from employees. This initiative encourages employees to share their thoughts, experiences, and suggestions daily.

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By fostering transparent and effective communication, SCL aims to build strong relationships with its stakeholders and continuously improve its operations based on valuable input from its employees and partners.

2. **Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.**

Sammaan Capital's Corporate Social Responsibility (CSR) team works closely with the Board of Directors, social workers, employees, and customers to identify underserved areas that need health or educational support. This collaborative approach fosters active participation from stakeholders, ensuring that CSR initiatives are aligned with community needs and priorities. Although the CSR program is still developing, engaging with stakeholders remains a key component of its success.

Sammaan Capital values input from all parties involved, recognizing that diverse perspectives are crucial for creating impactful and sustainable social projects. Through these efforts, the Company aims to make a positive difference in the communities it serves.

3. **Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.**

The CSR initiative is dedicated to addressing the needs of economically disadvantaged, underprivileged, and socially marginalized groups. Specifically, these efforts have included programs that assist children from impoverished backgrounds in accessing higher education opportunities and offering medical care to individuals in underserved regions. These initiatives aim to bridge gaps in access and resources, helping to uplift and support those who face systemic barriers and challenges.

PRINCIPLE 5: Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2023-24			FY 2022-23		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
EMPLOYEES						
Permanent	4,358	3,928	90%	5,096	4,623	91%
Other than permanent	-	-	-	-	-	-
Total	4,358	3,928	90%	5,096	4,623	91%
WORKERS						
Permanent	NA	NA	-	NA	NA	-
Other than permanent	NA	NA	-	NA	NA	-
Total	NA	NA	-	NA	NA	-

2. **Details of minimum wages paid to employees and workers:**

Category	FY 2023-24					FY 2022-23				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
EMPLOYEES										
Permanent	4,358	217	5%	4,141	95%	5,096	339	7%	4,757	93%
Male	3,857	195	5%	3,662	95%	4,587	313	7%	4,274	93%
Female	501	22	4%	479	96%	509	26	5%	483	95%

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Category	FY 2023-24					FY 2022-23				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Other than Permanent	NA	NA	-	NA	-	NA	NA	-	NA	-
Male	NA	NA	-	NA	-	NA	NA	-	NA	-
Female	NA	NA	-	NA	-	NA	NA	-	NA	-
WORKERS										
Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other than Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

3. Details of remuneration/salary/wages:

a. Median remuneration/wages

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	2	10.24 crore (p.a)	-	-
Key Managerial Personnel	2	3.69 Crore (p.a)	-	-
Employees other than BoD and KMP	3,853	0.08 Crore (p.a)	501	0.06 Crore (p.a)
Workers	-	-	-	-

b. Gross wages paid to females as % of total wages paid by the entity

	FY 2023-24	FY 2022-23
Gross wages paid to females as % of total wages paid by the entity	8.19%	7.00%

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, the Chief Human Resources Officer (CHRO) is tasked with overseeing and addressing any human rights concerns that emerge within the scope of the business's operations. This includes identifying and managing issues related to employee rights, ethical practices, and ensuring that the company's activities do not infringe upon or negatively impact human rights. The CHRO plays a crucial role in developing and implementing policies and strategies to uphold and promote human rights standards within the organization.

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

SCL is dedicated to safeguarding human rights, fostering a non-discriminatory environment for its employees, and offering effective mechanisms for addressing grievances of its key stakeholders. SCL's Code of Conduct underscores its commitment to upholding and respecting human rights. It strictly complies with all applicable human rights legislation, including those

Business Responsibility & Sustainability Report (Contd.)

stipulated in the Constitution of India and relevant national laws and policies. The Company ensures that all interactions with stakeholders and customers are conducted with the utmost dignity, respect, and consideration.

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

	FY 2023-24			FY 2022-23		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Sexual Harassment	Nil	Nil	-	Nil	Nil	-
Discrimination at workplace	Nil	Nil	-	Nil	Nil	-
Child Labour	Nil	Nil	-	Nil	Nil	-
Forced Labour/Involuntary Labour	Nil	Nil	-	Nil	Nil	-
Wages	Nil	Nil	-	Nil	Nil	-
Human Rights Issues	Nil	Nil	-	Nil	Nil	-

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

	FY 2023-24	FY 2022-23
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	Nil	Nil
Complaints on POSH as a % of female employees / workers	Nil	Nil
Complaints on POSH upheld	Nil	Nil

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

We have established a dedicated committee for reporting and addressing any issues that arise. An independent panel review and manage these concerns, following the procedures outlined in the committee's standard operating procedures (SOP). This ensures that all reported issues are handled impartially and in accordance with established guidelines, maintaining transparency and fairness throughout the process.

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

Yes, in specific business agreements and contracts, particularly in loan arrangements, SCL incorporates a clause that mandates borrowers to comply with relevant labor laws, environmental regulations, health and safety standards, and social regulations. This clause ensures that borrowers are legally obligated to adhere to these standards, promoting responsible and ethical practices across all aspects of their operations. By including such provisions, the Company aims to uphold high standards of compliance and accountability in its business relationships.

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10. Assessments for the year:

SCL adheres to all relevant legal requirements, though assessments have not yet been carried out.

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

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

Not applicable, as assessments have not yet been carried out.

Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.

There are currently no instances of business processes being modified or introduced specifically because of addressing human rights grievances or complaints. We have established procedures to integrate human rights considerations into our business processes. We are committed to continuously improving our practices on the human rights front.

2. Details of the scope and coverage of any Human rights due-diligence conducted

We are currently in the process of planning and conducting a comprehensive human rights due diligence assessment. This upcoming review will cover various aspects, including the identification of potential human rights risks within our operations and supply chain, evaluating our current practices and policies, and ensuring compliance with relevant human rights standards.

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Some of our offices are equipped with ramps to facilitate easy access for differently abled visitors. Additionally, the majority of our offices are either located on the ground floor or have elevators and other accessible infrastructure to accommodate the needs of differently abled individuals.

4. Details on assessment of value chain partners:

The Company anticipates its value chain will comply with all relevant legal requirements, though assessments have not yet been conducted.

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
Wages	
Others – please specify	

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5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

Not applicable, as assessments have not yet been carried out.

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

Essential Indicators

1. Details of total energy consumption (GJ) and energy intensity:

Parameter	FY 2023-24	FY 2022-23
From renewable sources		
Total electricity consumption (A)	53	48
Total fuel consumption (B)	0	0
Energy consumption through other sources (C)	0	0
Total energy consumed from renewable sources (A+B+C)	53	48
From non-renewable sources		
Total electricity consumption (D)	11,242	11,680
Total fuel consumption (E)	808	1,360
Energy consumption through other sources (F)	0	0
Total energy consumed from non-renewable sources (D+E+F)	12,050	13,040
Total energy consumed (A+B+C+D+E+F)	12,102	13,088
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	1.64	1.77
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	33.16	35.85
Energy intensity in terms of physical output	NA	NA
Energy intensity (optional) – the relevant metric may be selected by the entity - Energy intensity per permanent employee	2.78	2.57

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?

No, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

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? 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.

Not applicable.

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

Parameter	FY 2023-24	FY 2022-23
Water withdrawal by source (in kilolitres)		
(i) Surface water	0	0
(ii) Groundwater	0	0
(iii) Third party water	25,159	29,420
(iv) Seawater / desalinated water	0	0
(v) Others	0	0
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	25,159	29,420
Total volume of water consumption (in kilolitres)	25,159	29,420

Business Responsibility & Sustainability Report (Contd.)

Parameter	FY 2023-24	FY 2022-23
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	3.41	3.99
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	68.93	80.60
Water intensity in terms of physical output	NA	NA
Water intensity (optional) – the relevant metric may be selected by the entity, - Water intensity per permanent employee	5.77	5.77

Note: 1. We have started monitoring the bottled water consumption from FY24 onwards. Water consumption for FY23 is estimated basis the water consumption intensity estimated for FY24. 2. Since the water discharge is not being monitored, water withdrawal has been considered as the water consumption.

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, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

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

Since the company's water usage is limited to human consumption, it has not adopted a zero liquid discharge. However, the company has undertaken several measures to use water responsibly. Further, water discharged by the company is treated sustainably as per the processes / procedures laid out by state municipal corporations throughout India.

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

The air emission sources are from diesel-based generators which are monitored on a defined frequency by an approved laboratory/agency as mandated by the Central and respective State Pollution Control Boards.

Parameter	Please specify unit	FY 2023-24	FY 2022-23
NOx	Tonnes	0.322	-
Sox	Tonnes	0.0001	-
Particulate matter (PM)	Tonnes	0.006	-
Persistent organic pollutants (POP)	-	-	-
Volatile organic compounds (VOC)	-	-	-
Hazardous air pollutants (HAP)	-	-	-
Others – please specify	-	-	-

Note: SCL has started estimating air emissions from FY24 onwards. The above disclosed air pollutants are shown by specific weight as per methodology adopted from US-EPA, AP-42 for FY24.

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, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

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

Parameter	Unit	FY 2023-24	FY 2022-23
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	384.36	1,551.55
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	2235.84	2,983.73
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO ₂ equivalent / Revenue from operations in Crore Rs	0.36	0.56
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Metric tonnes of CO ₂ equivalent / Revenue from operations adjusted for PPP	7.18	11.32
Total Scope 1 and Scope 2 emission intensity in terms of physical output		NA	NA
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	Metric tonnes of CO ₂ equivalent / Permanent Employee	0.60	0.89

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, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

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

SCL has implemented various energy-efficient measures to enhance operational efficiency and reduce power consumption. Initiatives include replacing CFL and old lighting fixtures with energy-saving LED fixtures. These efforts have not only contributed to a reduction in power consumption but have also led to increased overall efficiency. Furthermore, Sammaan Capital's installation of a 10 KW solar power plant at its Chandigarh branch, generating over 14,600 units of clean, renewable electricity annually, has further supported the organization's goal of minimizing its carbon footprint and reducing Scope 2 emissions.

8. Provide details related to waste management by the entity:

Parameter	FY 2023-24	FY 2022-23
Total Waste generated (in metric tonnes)		
Plastic waste (A)	0	0
E-waste (B)	0.90	0
Bio-medical waste (C)	0	0
Construction and demolition waste (D)	0	0
Battery waste (E)	0	0
Radioactive waste (F)	0	0
Other Hazardous waste. Please specify, if any. (G)	0	0
Other Non-hazardous waste generated (H)	4.93	1.80
Total (A+B + C + D + E + F + G + H)	5.83	1.80

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Parameter	FY 2023-24	FY 2022-23
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.0008	0.0002
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	0.016	0.005
Waste intensity in terms of physical output	NA	NA
Waste intensity (optional) – the relevant metric may be selected by the entity, Water intensity per permanent employee	0.0013	0.004
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	0.90	0
(ii) Re-used	0	0
(iii) Other recovery operations	4.93	1.80
Total	5.83	1.80
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	0	0
(ii) Landfilling	0	0
(iii) Other disposal operations	0	0
Total	0	0

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?

No, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

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

Our offices in metropolitan areas have established partnerships with recycling companies to manage all recyclable waste effectively. For electronic waste (e-waste), we have formed agreements with certified green recycling vendors to ensure proper disposal and recycling across India. Additionally, all our branches encourage the use of glass bottles for drinking water as a measure to reduce reliance on plastic bottles. These initiatives are part of our broader commitment to environmental sustainability and responsible waste management.

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:**

Not applicable, as we do not have any of our operations/offices in/around ecologically sensitive areas.

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S. No.	Location of offices	of operations/ 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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11. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Not applicable, as our operation does not have any significant impact on the environment.

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

Yes, the organization is compliant with the applicable environmental law/ regulations/ guidelines applicable to its business operations.

S. 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
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Leadership Indicators

1. Water withdrawal, consumption, and discharge in areas of water stress (in kilolitres):

Not applicable, as there was no water withdrawal from water stress areas.

For each facility / plant located in areas of water stress, provide the following information:

- Name of the area
- Nature of operations
- Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2023-24	FY 2022-23
Water withdrawal by source (in kilolitres)	-	-
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres)	-	-

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Parameter	FY 2023-24	FY 2022-23
Total volume of water consumption (in kilolitres)	-	-
Water intensity per rupee of turnover (Water consumed / turnover)	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-
Water discharge by destination and level of treatment (in kilolitres)	-	-
(i) Into Surface water	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(ii) Into Groundwater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iii) Into Seawater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(v) Others	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
Total water discharged (in kilolitres)	-	-

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

Not applicable

2. Please provide details of total Scope 3 emissions & its intensity:

Parameter	Unit	FY 2023-24	FY 2022-23
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	13,446	1,114.41
Total Scope 3 emissions per rupee of turnover	Revenue from operations in Crore Rs	1.82	0.15
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	Metric tonnes of CO ₂ equivalent / Permanent employee	3.09	0.22

*Note: Scope 3 figures for FY 23 included emissions from production of paper consumed, employee commute, business travel, hotel stay, and waste generated.

Further, Scope 3 emissions for FY 24 encompass the emissions categories as per GHG protocol – Purchased Goods and Services, Capital Goods, Fuel and Energy related activities (not included in Scope 1 & Scope 2), Upstream transportation & distribution, Waste generated in operations, Business travel, and Employee commute.

Additionally, the following Scope 3 - GHG protocol categories are not applicable to the company – Upstream leased assets,

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Downstream transportation & distribution, Processing of sold products, Use of sold products, End-of-Life treatment of sold products, Downstream leased assets, and Franchises.

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, we have not conducted any independent assessments, evaluations or assurance checks yet, but we intend to start doing it in the future.

- 3. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.**

Not applicable.

- 4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives:**

Sr. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	Implemented various energy-efficient measures	Initiatives like replacing CFL and older lighting types with energy-saving LED lights.	Reduction in power consumption but have also led to increased overall efficiency.
2	Renewable energy consumption	Installation of a 10 KW solar power plant at its Chandigarh branch	Minimizing its carbon footprint by reducing Scope 2 emissions.

- 5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.**

Sammaan Capital has established a comprehensive Business Continuity Plan (BCP) and framework designed to meet relevant regulatory requirements. The BCP proactively identifies potential disruptive events, evaluates their probability, and assesses their potential impact on business operations through a detailed business impact analysis. Its primary objective is to prevent or mitigate disruptions to essential business functions. Additionally, the BCP incorporates Disaster Recovery procedures to facilitate rapid and effective recovery in the event of emergencies, ensuring continuity and resilience in our operations.

- 6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard?**

Sammaan Capital operates in a sector where the nature of business activities inherently has minimal impact on the environment. Consequently, there have been no significant adverse environmental impacts identified arising from our value chain.

- 7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.**

The nature of our business ensures that our operations and value chain inherently have minimal environmental impact. As a result, we have not prioritized environmental impact assessments for our value chain partners. However, we remain committed to sustainability and continuously monitor our practices to ensure minimal environmental footprint, focusing on proactive measures within our own operations to promote environmental stewardship.

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

Essential Indicators

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

The Company has membership FIDC. Further SCL actively participates in numerous industry chambers, associations, councils, and other forums also on invitation basis, contributing proactively to discussions and resolutions within these

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groups.

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

Not Applicable

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Finance Industry Development Council	National

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

Not applicable, as there was no such violation of anti-competitive conduct by the entity.

Name of authority	Brief of the case	Corrective action taken
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Leadership Indicators

1. Details of public policy positions advocated by the entity

Whenever there are amendments, policy changes, or revisions to RBI regulations, SCL's top management consistently communicates their views to regulators and government bodies. The organization's board members, who possess experience and deep knowledge in the housing finance sector, audit, legal, and corporate governance, actively participate in panel discussions on RBI policies. They advocate their opinions through emails to regulators and public conferences. Additionally, the Company maintains regular relationships with government agencies and regulators, ensuring timely and accurate provision of information, reviews, suggestions, and feedback as needed. Several recommendations made by the organization to various regulatory bodies have been in the best interest of the industry.

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (yes / No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
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PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

Essential Indicators

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

Not applicable owing to the nature of our business, which inherently has a minimal impact on the environment and society. While we do not undertake large-scale projects that necessitate formal Social Impact Assessments (SIA), we are committed to proactively implementing measures that promote social well-being. Our initiatives focus on contributing positively to the communities in which we operate, ensuring that our business activities align with broader social goals.

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

Not applicable owing to the nature of our business, we do not engage in projects that require Rehabilitation and Resettlement (R&R) activities. However, we remain dedicated to supporting community development through various Corporate Social Responsibility (CSR) initiatives that aim to improve the quality of life for the communities we serve.

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

Our approach includes regular engagement through various Corporate Social Responsibility (CSR) initiatives, where we actively interact with community members to understand their needs and concerns. We also organize events and forums to facilitate open communication and gather feedback.

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

Not applicable owing to the nature of our business, which primarily involves providing financial services rather than manufacturing, we do not source input materials in the traditional sense. However, we strive to ensure that our operations are environmentally sustainable and socially responsible, focusing on initiatives that reduce our environmental footprint and promote positive social impact.

	FY 2023-24	FY 2022-23
Directly sourced from MSMEs/ small producers	-	-
Directly from within India	100%	100%

5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

Location	FY 2023-24	FY 2022-23
Rural	-	-
Semi-urban	1.69%	2.70%
Urban	24.12%	26.28%
Metropolitan	74.20%	71.02%

(Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Not applicable.

Details of negative social impact identified	Corrective action taken
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Business Responsibility & Sustainability Report (Contd.)

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

Comprehensive details regarding the aspirational districts will be made available once the ongoing social impact assessment report is finalized. This will provide the foundational understanding necessary for this disclosure. However, our initiatives encompass a wide range of areas, including socio-economic development, healthcare, education, and empowerment, ensuring that our efforts contribute meaningfully to the communities we serve.

S. No.	State	Aspirational District	Amount spent (In INR)
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3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)

Not applicable owing to the nature of our business, which primarily involves providing financial services rather than manufacturing, we do not source input materials in the traditional sense.

(b) From which marginalized /vulnerable groups do you procure?

Not applicable.

(c) What percentage of total procurement (by value) does it constitute?

Not applicable.

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge.

Not applicable as there were no such transactions related to intellectual properties during the reporting period.

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/ No)	Benefit shared (Yes / No)	Basis of calculating benefit share
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5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved

Not applicable

Name of authority	Brief of the case	Corrective action taken
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Business Responsibility & Sustainability Report (Contd.)

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Provision of socio-economic support aimed at improving the quality of life for underprivileged individuals	The exact number of individuals benefitted from our CSR projects is currently being ascertained.	We are in the process of determining the specific number of beneficiaries from vulnerable and marginalized groups impacted by our CSR initiatives.
2	Advancement of medical research, enhancement of medical education infrastructure, and promotion of medical education among students.		
3	Offering relief to the economically disadvantaged, supporting education for underprivileged students, providing medical aid, promoting environmental protection, and creating homes for senior citizens to enhance their health and social engagement.	Our initiatives span a diverse range of areas including socio-economic development, education, and healthcare, ensuring that our contributions make a meaningful impact across various communities	Our efforts are focused on supporting underprivileged communities, promoting education, healthcare, and empowerment to drive positive change among those who need it most.
4	Facilitating healthcare, education, self-employment opportunities, and women's empowerment for economically marginalized communities		
5	Utilizing the power of football and a network of young leaders to foster life skills and improve educational outcomes for children from underprivileged communities in India.		
6	Providing financial assistance to those in need for medical expenses, sports, education, and related areas.		
7	Delivering medical education to students and conducting medical research.		
8	Promoting the welfare and empowerment of disadvantaged girls and women through care, education, vocational training, and social integration, helping them transition into mainstream life and careers		

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

Essential Indicators

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

Various channels are available for customers to raise concerns through their preferred medium. Those who are uncomfortable with digital channels can call the customer care numbers listed on the Company's website or visit the nearest branch, where a grievance register is mandatory. Senior personnel at each branch are responsible for ensuring the efficient and effective resolution of complaints. Complaints and grievances are addressed promptly, with regular analysis and audits, both internal and external, to monitor and improve processes.

The Company is certified with ISO 9001:2015 for overall quality management and grievance redressal, and ISO 10002:2014 for maintaining a customer complaint handling management system.

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

Not applicable owing to the nature of our business, which primarily involves providing financial services rather than manufacturing, we do sell any products in the traditional sense that may carry information pertaining to environment.

As a percentage to total turnover

Environmental and social parameters relevant to the product
 Safe and responsible usage
 Recycling and/or safe disposal

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

	FY 2023-24			FY 2022-23		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	0	0	-	0	0	-
Advertising	0	0	-	0	0	-
Cyber-security	0	0	-	0	0	-
Delivery of essential services	0	0	-	0	0	-
Restrictive Trade Practices	0	0	-	0	0	-
Unfair Trade Practices	0	0	-	0	0	-
Other	376	0	-	616	0	-

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

Not applicable owing to the nature of our business, which primarily involves providing financial services rather than manufacturing, we do sell any products in the traditional sense.

	Number	Reasons of recall
Voluntary recalls		
Forced recalls		

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

Yes, it can be accessed at Privacy Policy.

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

No such cases were raised for FY 2024 and hence no corrective actions were taken.

Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).

Information about our products and services can be accessed on our website at <https://www.sammaancapital.com/>.

Additionally, customers can find comprehensive details and manage their accounts through the company's dedicated home loan app.

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services

The Company has actively promoted awareness of the Most Important Terms and Conditions (MITC) by conducting educational seminars and offering one-on-one counselling sessions at its offices nationwide. Additionally, as part of its digitization initiative, the Company provides customers with resources to learn about safety and security measures via its website and mobile application.

3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

Customers are promptly informed of any potential risks of disruption or discontinuation of essential services through our call centers and electronic communication channels, ensuring timely and clear updates.

4. Does the entity display product information on the product over and above what is mandated as per local laws? If yes, provide details in brief. Did your entity carry out any survey regarding consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

At the heart of Sammaan Capital's operations is a steadfast 'customer first' approach. We have successfully resolved 100% of customer complaints within the defined turnaround time (TAT), and 95% of respondents rated their satisfaction as "above expectation" in our recent survey. The organization is committed to enhancing customer satisfaction further, with a goal of elevating this rating from 95% to 100% by FY25.

5. Provide the following information relating to data breaches:

a. **Number of instances of data breaches:** 0, there were no instances of data breaches reported during FY24.

b. **Percentage of data breaches involving personally identifiable information of customers:** - 0%