



HUDCO/CS/54thAGM/SE/2024

2nd September, 2024

**Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai – 400001
SCRIP CODE: 540530**

**Listing Department
National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1, G Block
Bandra-Kurla Complex, Bandra (E)
Mumbai – 400051
SCRIP CODE: HUDCO**

**Sub.: Business Responsibility and Sustainability Reporting for the Financial
Year 2023-24**

Sir/Madam,

Pursuant to Regulation 34(2)(f) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are submitting herewith the Business Responsibility and Sustainability Report for Financial Year 2023- 24, which also forms part of the Annual Report for Financial Year 2023-24.

यह आपकी जानकारी के लिए है। This is for your kind information.

धन्यवाद

भवदीय

फॉर हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड

विकास गोयल

कंपनी सेक्रेटरी एंड कंप्लायंस ऑफिसर

Encl. as above

हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड
(भारत सरकार का उपक्रम)
आई एस ओ 9001:2015 प्रमाणित कंपनी
कोर - 7ए, हडको भवन, इंडिया हैबिटेट सेंटर, लोधी रोड,
नई दिल्ली - 110003, दूरभाष : 011-24649610-21

Housing and Urban Development Corporation Limited
(A Government of India Enterprise)
AN ISO 9001 : 2015 CERTIFIED COMPANY
Core - 7 'A', HUDCO Bhawan, India Habitat Centre, Lodhi Road,
New Delhi - 110003, Tel. : 011-24649610-21

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CIN : L74899DL1970GOI005276, GST : 07AAACH0632A1ZF, Visit us at : www.hudco.org.in

Building Assets for Viksit Bharat



Housing and Urban Development Corporation Limited (A Government of India Enterprise)

HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi-110 003
Tel.: 011-24649610-21
Website: www.hudco.org.in, Email: cswhudco@hudco.org
CIN: L74899DL1970GOI005276

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L74899DL1970GOI005276
2.	Name of the Listed Entity	Housing and Urban Development Corporation Limited
3.	Year of incorporation	1970
4.	Registered office address	HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi - 110003
5.	Corporate address	same as above
6.	E-mail	cswhudco@hudco.org
7.	Telephone	011-24649610-21
8.	Website	www.hudco.org.in
9.	Financial year for which reporting is being done	2023-24
10.	Name of the Stock Exchange(s) where shares are listed	BSE Limited and National Stock Exchange of India Limited
11.	Paid-up Capital (In Rs.)	2001.90 Crore
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report:	Shri Vikas Goyal Company Secretary 011-24646899 cswhudco@hudco.org
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	NA
15.	Type of assurance obtained	NA

II. Products/services

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

Sl. No.	Description of main activity	Description of business activity	% of turnover of the entity
1.	Financial Services	Housing and Urban Infrastructure Finance	98.32



17. Product /services sold by the entity activities (accounting for 90% of the entity's turnover):

Sl. No.	Product/Service	NIC Code	% of total turnover contributed
1.	Loans and Consultancy Services.	NIC 2004 Code- 65922	98.32

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	-	The operations of the company are carried out through Head Office, 21 Regional Offices, 11 Development Offices located all over India and 1 Human Settlement Management Institute (HSMI)	34
International	-	The Company has no overseas office	-

19. Markets served by the entity

a. Number of locations

Location	Number
National:	
---States	28
---Union Territories	8
International (No. of Countries)	NIL

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

c. **A brief on types of customers-** The Company's business involves lending to housing and urban infrastructure sectors. Thus, our borrowing agencies are State Governments, State Government's parastatal agencies like Housing Boards, Police Housing Corporations, Development Authorities, Urban Improvement Trusts, Water Supply & Sewerage Boards, Roads & Bridges Development Corporation, Metro Rail Corporations, Municipal Corporations/Councils, Central and State – level Public Sector Undertakings, etc.

IV. Employees

20. Details as at the end of Financial Year

A. Employees and workers (including differently abled):

Sl. No.	Particulars	Total(A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
EMPLOYEES						
1	Permanent (D)	621	429	69.08	192	30.92
2	Other than Permanent (E)	-	-	-	-	-
3	Total employees (D + E)	621	429	69.08	192	30.92
WORKERS						
4	Permanent (F)	-	-	-	-	-
5	Other than Permanent (G)	-	-	-	-	-
6	Total workers (F + G)	-	-	-	-	-



B. Differently abled Employees and workers:

Sl. No.	Particulars	Total(A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
DIFFERENTLY ABLED EMPLOYEES						
1	Permanent (D)	10	8	80%	2	20%
2	Other than Permanent (E)	-	-	-	-	-
3	Total differently abled employees (D + E)	10	8	80%	2	20%
DIFFERENTLY ABLED WORKERS						
4	Permanent (F)	-	-	-	-	-
5	Other than Permanent (G)	-	-	-	-	-
6	Total differently abled workers (F + G)	-	-	-	-	-

21. Participation/Inclusion/Representation of women:

Particulars	Total (A)	No. and percentage of Females	
		No. (B)	% (B/A)
Board of Directors	8	1	12.50%
Key Managerial Personnel (including functional directors)	4	0	0%

22. Turnover rate for permanent employees and workers:

Particulars	Turnover rate in FY 2023-24			Turnover rate in FY 2022-23			Turnover rate in FY 2021-22		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	8.78	10.89	9.44	5.50	2.79	4.65	7.36	4.92	6.61
Permanent Workers	-	-	-	-	-	-	-	-	-

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

23. Names of holding/subsidiary/associate companies/joint ventures:

Sl. No.	Name of the holding/ subsidiary/ associate companies /joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Pragati Social Infrastructure & Development Ltd. (PSIDL)	Joint Venture	26	No
2	Shristi Urban Infrastructure Development Ltd. (SUIDL)	Joint Venture	40	No
3	Signa Infrastructure India Ltd. (SIIL)	Joint Venture	26	No
4	Ind Bank Housing Limited	Associate	25	No

VI. CSR Details

24.

(i)	Whether CSR is applicable as per section 135 of Companies Act, 2013 (Yes/No):	Yes
(ii)	Turnover (in Rs.)	Rs. 7,784.29 Crore
(iii)	Net Worth (in Rs.)	Rs. 16,614.30 Crore



VII. Transparency and Disclosure 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 (Yes/ No.)	(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 close of the Year	Remarks	Number of Complaints filed during the Year	Number of Complaints pending resolution at close of the Year	Remarks
Communities	Yes		0	0	-	0	0	-
Investors (other than shareholders)	Yes	Refer *Link Below	1282	1	Resolved on 13.05.2024	1299	0	-
Shareholders	Yes	Refer **Link Below	72	0	-	90	0	-
Employees and workers	Yes	Available on intranet	1	0	-	0	0	-
Customers	Yes	Refer ***Link Below	8	0	-	45	1	1 pending complaint resolved in the month of June, 23
Value Chain Partners (vendors, suppliers, etc.)	Yes (Whistle blower policy is available for the stakeholders to make the complaints, if any.)		0	0	-	0	0	-
Other (please specify) (PMAY SUBSIDY & BIDDERS)	Yes		1108	0	-	-	-	-

Refer:

* https://hudco.org.in/writereaddata/Details-CS_CO_IIRO_Registrar-TA.pdf

** https://hudco.org.in/writereaddata/Details-CS_CO_IIRO_Registrar-TA.pdf

*** <https://hudco.org.in/Site/FormTemplate/frmTemp1PLargeTC1C.aspx?MnId=358&ParentID=311>



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

Sl. 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.	Thrust is on financing energy-efficient buildings, green infrastructure development, sustainable mobility infrastructure including metro rail, e-vehicles, solar parks etc.	Opportunity	With increasing focus of the Country on mitigating the adverse effects of climate change, green projects are newer avenues that provide an opportunity to contribute to this national goal and also generate newer financing avenues for the Company.	-	The Company shall experience positive financial implications due to additional revenues because of financing these newer green projects.
2.	Shift from plastic goods towards procuring products which are: Recycled; Environment friendly; Energy efficient; and Locally sourced.	Opportunity	As plastics pose a serious threat to the environment, shifting to using environment-friendly products in day-to-day needs shall mitigate the adverse effects of plastic pollution, which translates to an opportunity for the Company to mitigate environmental degradation.	-	-
3.	Shift to a digital workplace by adopting E-office system minimises use of scarce natural resources and thus contributes positively to the environment	Opportunity	Shift to digital means of communication & record management shall enhance speed, accuracy, efficiency, cost saving, accountability & preservation of records and have positive impact on environment.	-	The Company shall experience positive financial implication due to cost saving & increase in swiftness of operations.
4.	Financing environmentally safe and secure projects	Opportunity	The Company ensures that the projects funded by it meet the necessary parameters towards environmental protection by incorporating necessary steps at appraisal stage.	-	-

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

Disclosures Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management process										
1.	a. Whether your entity's policy/ policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
	b. Has the policy been approved by the Board? (Yes/No)	Yes (as applicable)								



Disclosures Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9									
	c. Web Link of the Policies, if available	www.hudco.org.in Some policies being internal documents are available to the employees through the Company's intranet																	
2.	Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	Y	Y	Y									
3.	Do the enlisted policies extend to your value chain partners? (Yes/No)	The Company has not mandated its value chain partners, like its vendors, suppliers, etc., to participate in the BR initiatives of the Company. However, they are encouraged to adopt BR initiatives and follow the model expected from responsible business entities.																	
4.	Name of the national and international codes/ certifications/labels/ standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g., SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	HUDCO has ISO 9001:2015 certification for Quality Management systems from National Accreditation Board for Certification Bodies (NABCB)/ United Accreditation Service (UKAS) through M/s United Registrar of Systems (URS) Certification Ltd., for its major business processes covering Project and Retail Financing Services, Resource Mobilisation for funding, Consultancy Services, Training, Research & Networking.																	
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	HUDCO enters into MoU with its Administrative Ministry, i.e., Ministry of Housing and Urban Affairs (MoHUA), Government of India every year containing the targets/ goals fixed by the Department of Public Enterprises (DPE), Ministry of Finance, Government of India to be achieved for the key performance parameters on operational, financial, and regulatory front. The Company also enters into MoUs towards business development with various state governments, other CPSEs, Research institutions etc.																	
6.	Performance of the entity against the specific commitments, goals, and targets along-with reasons in case the same are not met.	The performance of the Company is evaluated by Department of Public Enterprises (DPE), Ministry of Finance, Government of India every year based on MoU targets fixed between the Company and Administrative Ministry.																	
Governance Leadership and Oversight																			
7.	Statement by director responsible for the Business Responsibility Report, highlighting ESG related challenges, targets, and achievements (listed entity has flexibility regarding the placement of this disclosure)	HUDCO as lending institution encourages projects which are environmentally safe and secure. The Company ensures that the projects funded by it meet the necessary parameters towards environmental protection, for which necessary stipulations have been incorporated at the appraisal stage. HUDCO being an energy conscious organization has taken various initiatives in the direction of energy conservation on a continuous basis. The Company is in the process of formulating its ESG Policy with an aim to contribute its share to sustainable development and responsible corporate citizenship.																	
8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies).	Shri Muniappa Nagaraj Director (Corporate Planning) DIN: 05184848																	
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.																		
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)												
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
	Performance against above policies and follow up action	Relevant policies of the Company are reviewed periodically on a need basis. The necessary changes to policies and procedures are implemented accordingly.																	
	Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	The Company is in compliance with, to the extant regulations as applicable.																	



Disclosures Questions																												
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	P1	P2	P3	P4	P5	P6	P7	P8	P9	The processes and compliances are subject to audits and inspections as applicable. The policies are reviewed on a periodical basis by the respective departments and updated accordingly. The updated policies with changes recommended by the management of the Company are placed before the Board for its approval, as applicable. An internal assessment of the workings of the policies has been carried out as stated above.								
12.	If answer to question (1) above is "No" i.e., not all Principles are covered by a policy, reasons to be stated																											
	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9																		
	The entity does not consider the principles material to its business (Yes/No)	Not Applicable																										
	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.

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	1	RTI Act, 2005	33%
Key Managerial Personnel	-	-	-
Employees other than BoD and KMPs	37 programmes	Housing Finance, RTI Act, 2005, National Building Code of India 2016-Soil and Foundation Engineering, Procurement by CPSE through GeM, Housing Finance, Outreach Programme under The Theme of 'Janta Se Judna, Housing and Housing Finance: Credit Outreach, Treasury and Financial Risk Management of Pses, Recent Developments in Loan Recovery Mechanisms - Legal Aspect (SARFAESI, DRT including OTS and IBC), Adoption of new and Emerging Building Material and Technologies in construction Industry, Orientation Workshop to explain existing	



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
		Building Rating System, Total Retirement Solution, National Conference on Emerging Technologies in Construction & Infrastructure Sector, MoU Roundtable Conference on MoU Mechanism, Retail Finance for HUDCO officials-including Bulk Loan, Cyber Hygiene and Security, Ethics and Governance, Awareness Building about Public Interest Disclosure And Protection of Informers (PIDPI), Anuwad Tool - Kanthst 2.0, GST Conclave-Comprehensive GST Seminar, E-Travel and Claims & Reimbursements In Erp-HRMS, Savings and Investment Module In Erp-HRMS, India's Largest Technology and Infrastructure Expo, Financial Aspects of the Shipping Sector, Risk Based Supervision of HGCS, Webinar on Ethics and Governance, Webinar on Awareness Building about PIDPI, Public Procurement, etc.	
Workers	-	N/A	N/A

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 Requirements) Regulations, 2015 and as disclosed on the entity's website):

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (in Rs.)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine			NIL		
Settlement			NIL		
Compounding fee			NIL		

The Company has been receiving notice(s) from both the Stock Exchange(s), namely, National Stock Exchange of India Limited (NSE) and BSE Limited, regarding non-compliance with the requirement of Corporate Governance as prescribed under SEBI (LODR) Regulations, 2015 with respect to non-appointment of requisite number of Independent Directors including one women Director, composition of the Board/ Committees, quorum of the meetings, etc.,

NSE and BSE have levied a fine of Rs. 2,51,26,920 (Rs. 1,25,63,460 each Stock Exchange), from the quarter ending September, 2019 to March, 2024, out of which a fine of Rs. 76,88,880 (Rs. 38,01,960 by NSE and Rs.38,86,920 by BSE) have been waived.

Thus, as on 31st March, 2024, an amount of Rs. 1,74,38,040 is outstanding to NSE and BSE, for which letters have already been written to them for waiver.

Non-Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (in Rs.)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment			NIL		
Punishment			NIL		



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.

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

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

HUDCO has in place Vigil Mechanism and Whistle Blower Policy to deal with instances of unethical behaviour, actual or suspected fraud or violation of the Company's general guidelines on conduct or ethics policy and mismanagement.

As per the directions of Central Vigilance Commission (CVC), the Corporate Vigilance Department (CVD) of the Company follows norms regarding anti-corruption and anti-bribery and continues to strive for improving the systems and procedures and strengthen the mechanism to ensure pre-emptive actions and advising reformatory measures in the possible areas prone to corruption/ financial irregularities.

The Company has in place various policies like Code of Conduct for Board members and Senior Management personnel and Prevention of Insider Trading Policy, etc., for conducting the affairs of the Company in a professional, ethical, fair, and transparent manner. Further, Company's Conduct, Discipline and Appeal (CDA) Rules define the code for all employees and recognize acts of bribery, corruption, etc., as misconduct. The above policies are available on the website of the Company at www.hudco.org.in.

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	1	3
Worker	-	-

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

Particulars	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	NIL	NIL	NIL	NIL
Number of complaints received in relation to issues of Conflict of Interest of KMPs	NIL	NIL	NIL	NIL

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

Not Applicable

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 payables	NA	

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:



Parameter	Metrics	FY 2023-24	FY 2022-23
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Procurements of goods and services through GeM portal and tendering.	Procurements of goods and services through GeM portal and tendering.
	b. Number of trading houses where purchases are made from	Rs.19.69 Crore	Rs.15.78 Crore
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	-	-
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)	-	-
	b. Sales (Sales to related parties / Total Sales)	-	-
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	0	Rs.1.26 Lakh*
	d. Investments (Investments in related parties / Total Investments made)	-	-

*Loans and advances in the normal course of employment.

LEADERSHIP INDICATORS

- Awareness programmes conducted for value chain partners on any of the principles during the financial year

Total awareness held	Number of programmes	Topics/ Principles covered under the training	% age of value chain partners covered (by value of business done with such partners) under the awareness programmes
NIL			

- 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.

The Company has Code of Conduct for Board Members and Senior management, which covers inter-alia the process of dealing with conflict of interests. The policy is available at <https://hudco.org.in//writereaddata/codeofconduct.pdf>

PRINCIPLE 2: BUSINESSES SHOULD PROVIDE GOODS AND SERVICES IN A MANNER THAT IS SUSTAINABLE AND SAFE.

ESSENTIAL INDICATORS

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

	FY 2023-24	FY 2022-23	Details of improvements in environmental and social impacts
R&D	Rs.10.34 lakh (0.01%)	Rs.37.53 lakh (0.04%)	The R&D fund was spent on promoting and disseminating Best Practices for improving living environment in the country. In addition to this, HUDCO design awards also to promote sustainable projects in various parts of the country.
Capex	NIL	NIL	-



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

HUDCO, being a finance Company, the above question has very limited applicability. However, being a responsible corporate entity, it promotes procurement of material/ goods/ services from Micro, Small and Medium Enterprises (MSMEs), GeM portal as per Government of India's policy/ guidelines issued from time to time.

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

During the financial year 2023-24, the Company has procured material/ goods/ services from MSMEs constituting 76.72% of its total procurement. The procurement from GeM portal was 100% in respect of MoU parameter.

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

HUDCO being a finance Company does not produce/have any type of waste, hazardous waste, or other waste. Disposal of old, unserviceable, and obsolete IT equipment's identified as e-waste is being done through GeM/certified e-waste handlers.

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?

HUDCO being a lending institution encourages development of housing and infrastructure projects. To address the waste collection plan, necessary stipulations have been incorporated at the appraisal stage and the same will be ensured/ complied by the borrowers.

LEADERSHIP INDICATORS

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

NIC Code	Name of product/ service	% of total turnover contributed	Boundary for which the Life Cycle Perspective/ Assessment was conducted	Whether conducted by independent external agency (Y/N)	Results communicated in public domain (Y/N) If yes provide the web-link
65922	Financing of Housing and Infrastructure Project	-	Nil	No	No

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.

Name of Product/ Service	Description of risk/ concern	Action taken
Not applicable, however, HUDCO being a lending institution encourages projects which are environmentally safe and secure. To address the environmental concerns, necessary stipulations have been incorporated at the appraisal stage. The Company is in the process of formulating its ESG Policy with an aim to contribute its share to sustainable development and responsible corporate citizenship.		

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

Indicate input material	Recycled or re-used input material to total material	
	FY 2023-24	FY 2022-23
Not Applicable		



4. Of the products and packaging reclaimed at end of life of products, amount (in metric tons) reused, recycled, and safely disposed, as per the following format:

Product category	FY 2023-24			FY 2022-23		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics	-	-	-	-	-	-
(Including packaging)	-	-	-	-	-	-
E-waste	-	-	0.32 to 0.35 metric tons approx.	-	-	0.20 to 0.25 metric tons approx.
Hazardous waste	-	-	-	-	-	-
Other waste	-	-	-	-	-	-

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

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
Not applicable	

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:

% of employees covered by											
Category	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent Employees											
Male	429	-	-	429	100	-	0	429	100	Nil	Nil
Female	192	-	-	192	100	192	100	-	-	Nil	Nil
Total	621	-	-	621	100	192	30.92	429	69.08	Nil	Nil
Other than Permanent Employees- Not applicable											
Male	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

HUDCO extends the facility of Benevolent Fund, EDLI, Social Security Scheme & GSLI to its employees. Further, the Company provides medical benefits (treatment and hospitalization) as per the extant medical policy.

- b. Details of measures for the well-being of workers: Not Applicable



- 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 2022-2023
Cost incurred on wellbeing measures as a % of total revenue of the company	0.02%	0.02%

2. Details of retirement benefits, for Current and Previous financial year

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.)
PF	621 (100%)	NA	Y	673 (100%)	NA	Y
Gratuity	621 (100%)	NA	Y	673 (100%)	NA	Y
ESI	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA

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.

HUDCO registered office and its various offices are accessible to differently abled employees and visitors, with elevators and ramps, wheelchair, as per 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 Company has equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016 and the same is available on the intranet of the Company.

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%	100%	-	-
Female	100%	100%	-	-

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and workers?

Particulars	Yes/No	If yes, then give details of the mechanism (in brief)
Permanent Workers	No	-
Other than Permanent Workers		
Permanent Employees	Yes	The Company has in place grievance redressal mechanism and the same is available on the intranet of the Company.
Other than Permanent Employees		



7. Membership of employees and workers 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	NIL					
Male						
Female						
Other						
Total Permanent Workers						
Male						
Female						
Other						

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	429	2	0.46	111	25.87	201	33	16.42%	168	83.58%
Female	192	99	51.56	50	26.04	124	26	20.97%	98	79.03%
Total	621	101	16.26	161	25.93	325	59	18.15%	266	81.84%
Workers-Not applicable										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

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

Category	FY 2022-23			FY 2022-23		
	Total(A)	No.(B)	%(B/ A)	Total(D)	No.(E)	%(E / D)
Employees						
Male	429	429	100	523	523	100
Female	192	192	100	229	229	100
Total	621	621	100	752	752	100
Workers						
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-
Other	-	-	-	-	-	-
Total	-	-	-	-	-	-



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?**

There are no occupational health and safety risks considering the nature of the business of the Company. The Company has in place well-structured medical policy which takes care of health and wellbeing of all the existing and retired employees. Under MoU signed with MoHUA for FY 2023-24, there were 10 initiatives assigned as MoU Compliance parameter under Health & Safety Improvement of Human Resources in CPSEs which were fully achieved.

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

Not applicable

- c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks? (Y/N)**

Not applicable

- d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Y/N)**

In order to provide health care facilities to the employees, the Company has engaged part time medical practitioner(s) to provide outside medical consultation. The Company also organises regular health check-up camps for its employees.

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

Safety Incident/Number	Category	FY 2023-24	FY 2022-23
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	
	Workers		
Total recordable work-related injuries	Employees		
	Workers		
No. of fatalities	Employees		
	Workers		
High consequence works related injury or ill-health (excluding fatalities)	Employees		
	Workers		

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

The Company has taken various measures to ensure safe and healthy work environment to its employees like Preventive Healthcare Camp, Health awareness talks/workshops, installation and periodic check of fire extinguishers, fire alarm system, smoke detector system, display of floorplans at crucial points, CCTV cameras, etc.

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

Type	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

Type	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and Safety practices	No assessment has been done by statutory authorities or third parties.
Working Conditions	No assessment has been done by statutory authorities or third parties

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.

Not applicable.

LEADERSHIP INDICATORS

1. Does the entity extend any life insurance or any compensatory package in the event of death of:

Employees – The Company has obtained 'HUDCO Employees Deposit Linked Insurance Policy' to provide life assurance benefits to the employees in lieu of the benefits envisaged under the Employees Deposit Linked Insurance Scheme, 1976. Apart from the above, there is a Social Security Scheme and Benevolent Fund Scheme for providing financial assistance to the nominees of the deceased employees.

Workers – Not applicable.

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

The Company has statutory and internal audit systems and procedures to ensure that statutory dues have been deducted and deposited by the value chain partners (Vendors) in time who are responsible to comply with applicable laws and regulations as per contract with the Company.

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:

Particulars	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	Not applicable as being a finance Company, HUDCO does not engage in hazardous / rising activities.			
Workers				

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)

The Company being a CPSE, follow guidelines issued by DPE/other Statutory Authorities with respect to retirement or termination of employees. The Company provides post-retirement medical facilities to its retired employees.

5. Details on assessment of value chain partners:

Particulars	% of value chain partners (by value of business done with such partners) that were assessed
Health and Safety practices	None
Working Conditions	None

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.

Not Applicable.



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:

The stakeholders of the Company, both internal and external, are identified based on their impact, both financial and operational, on the business of the Company. Internal Stakeholders are employees of the Company whereas external stakeholders include shareholders, Banks/financial institutions, State Government/ Agencies and Regulatory authorities including Reserve Bank of India, Ministry of Corporate Affairs, Securities and Exchange Board of India, Stock Exchanges etc. Value Chain Partners, i.e., vendors, suppliers, customers, etc.

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 & Marginalized Group (yes/no)	Channels of communication	Frequency of engagement	Purpose and scope of engagement including key topics and concerns raised during such engagement
Security Holders	No	Quarterly Results, Investors presentation, Annual Report, Annual General Meeting, Media Releases, Website of Company, and Stock Exchanges, etc.	Ongoing engagement with at least once in a quarter.	To present financial/ operational performance of the Company and to address their concern/ grievances
Government and Regulators	No	E-mails, one to one meeting physically or through telephonically, video conferencing/ conference calls	Ongoing	seeking clarification/ guidance from various Government and Regulatory authorities.
Customers	No.	E-mails, one to one meeting physically or telephonically.	Ongoing	Assessment of customer needs, their requirements, resolution of their grievances.
Vendors/ suppliers	No	E-mail, Advertisement, website, letters, etc.	Ongoing	Procurement of goods/services through tendering/ GeM Portal process, redressal of their grievances.
Employees	No	Intra-net, email, Notice Board, periodic Newsletter.	Ongoing	To inform the employees of the key developments within the organization, sharing company's progress both on operational and financial front, etc.,

All the stakeholder group as mentioned above are not Vulnerable and Marginalized but there is section of the people in the stakeholder groups which are considered as vulnerable & marginalized like Economically Weaker Sections, Lower Income Groups, MSME enterprises owned by SC/ST and women entrepreneurs. HUDCO works for the upliftment of marginalized section of society by providing them necessary facilities in the areas of Health, Education, skill training, etc.

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.



The shareholders being stakeholders of the company, during the Annual General Meeting raise various issues/ suggestions regarding performance of the Company, from the perspective of economic, environmental, and social scenario prevailing in the economy and interact with the Board members. Further, feedback/inputs from internal and external stakeholders helps in enhancing satisfaction and strengthen their confidence in the Company.

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.**

The Company, being a socially responsible corporate, encourages projects which are environmentally safe and secure. The Company ensures that the projects funded by it meet the necessary parameters towards environmental protection as per the Government of India norms, for which necessary stipulations are incorporated at the appraisal stage of the project. The Company is in the process of formulating its ESG Policy with an aim to contribute its share to sustainable development and responsible corporate citizenship.

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

HUDCO works on the principles of social justice as enshrined in the Constitution of India, and has identified various disadvantaged, vulnerable and marginalized stakeholders, like Scheduled Caste, Scheduled Tribes, Other Backward Classes, Economically Weaker Section, Person with Disabilities, Lower Income Groups, MSME enterprises owned by SC/ST and women entrepreneurs and works for their upliftment. All the Govt. of India directives are followed for engagement at various levels of career progression for all reserved category employees (SC/ ST/ OBC/ PwD/ EWS) & Minorities. Various infrastructure arrangements were made for benefits of PwD persons.

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				NIL		
Other than permanent						
Total Employees						
Workers						
Permanent				NA		
Other than permanent						
Total Workers						

2. **Detail of minimum wages paid to employees and workers.**

All the employees of the Company both male and female are being paid remuneration based on the Presidential directives received from the Administrative Ministry of the Company which are more than the minimum wages as prescribed by the Government Authorities.



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										
Male										
Female										
Other than Permanent										
Male										
Female										
Workers										
Permanent										
Male										
Female										
Other than Permanent										
Male										
Female										

3. Details of remuneration/salary/wages:

a. Median remuneration /wages:

(Amt. in Rs.)

Category	Male		Female	
	No.	Median remuneration/ salary/ wages of respective category	No.	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)				
-Executive Directors	3	82,73,593	0	-
-Non-Executive Directors	5	-	1	-
Key Managerial Personnel (KMP) (other than BoD)	1	52,32,085	0	-
Employees other than BoD and KMP	425	21,59,711	191	21,90,192
Workers	0	-	0	-

- The above includes only permanent employees who have worked for the entire period of 12 months during the financial year 2023-24. Remuneration/Salary includes all the benefits and all perks paid during the year.
- Non-Executive (Independent) Directors have been paid remuneration by way of sitting fee only and Non-Executive (Government) Directors have not been paid any remuneration during the year.
- The Company has not given any stock option to its Directors/KMP/Employees during the years.

b. Gross wages paid to females as % of total wages paid by the entity in the following format:

	FY 2023-24	FY 2022-23
Gross wages paid to females as % of total wages	30.14%	31.72%

Total wages include all the benefits and perks for all the regular employees up to Board level.



4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

The Head of Human Resources who is primarily responsible for the human resources function, oversees and address any issue pertaining to human rights impacts or issues caused or contributed to by the business.

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

The Company has zero tolerance for sexual harassment at workplace, prohibits all kind of child labour, slavery, bonded/ forced labour.

An Internal Complaint Committee to examine the cases related to sexual harassment in place in HUDCO. This Committee is headed by a senior woman officer of the Company for redressal of complaints, if any, related to sexual harassment as per Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. Sexual harassment, in any form, is a misconduct under HUDCO (Conduct, Discipline and Appeal) Rules.

HUDCO has robust Public Grievance mechanism and machinery which caters to the grievances emanating from various sources, i.e., Centralized Public Grievance Redress and Monitoring System (CPGRAMS), Grievance Registration & Information Database System (GRIDS) portal and by email/ post. The entire system has been digitized for timely submission and disposal of grievances.

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

Category	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
Sexual Harassment	Nil	Nil	-	Nil	Nil	-
Discrimination at workplace	Nil	Nil	-	Nil	Nil	-
Child Labour	Nil	Nil	-	Nil	Nil	-
Forced / Involuntary Labour	Nil	Nil	-	Nil	Nil	-
Wages	Nil	Nil	-	Nil	Nil	-
Other human rights related 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.

All stakeholders internal as well as external irrespective of their position, caste, creed, gender, and religion, are given due respect and dignity.

Cases related to prevention of sexual harassment at workplace are treated with utmost sensitivity and confidentially in line with the guidelines of the Sexual Harassment of Women at Work Place (Prevention, Prohibition, and Redressal) Act, 2013. Vigilance Mechanism for employees and Directors provides for adequate safeguards against victimization of the persons who use such mechanism. Further, the Whistle Blower Policy is also in place to investigate the complaints for disclosure on allegation of corruption or misuse of office while keeping the identity of the complainant secret.

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

HUDCO being a finance company, where most of the documents are executed with the lenders/ borrowers based on specific agreed terms and conditions and human rights requirements are not made part of these documents. The Company ensures that the agreement executed with service providers contains clause meeting human rights requirement like prohibition of all kind of child labour, slavery, bonded/forced labour, and payment of minimum wages, etc.



10. Assessments for the year:

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

11. Provide details of any corrective actions taken or underway to address significant risks/concerns arising from the assessment at question 9 above.

Not applicable.

LEADERSHIP INDICATORS

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

Not applicable.

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

Nil.

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

HUDCO registered office and its various offices are accessible to differently abled employees and visitors, with elevators and ramps, wheelchair, as per the requirements of the Rights of Persons with Disabilities Act, 2016.

4. Details on assessment of value chain partners:

These parameters are not currently assessed, as these entities are being regulated under various laws/ Acts/ Rules/ Regulations. However, the Company expects that its value chain partners uphold the same values, beliefs, and business ethics as the Company.

	% of value chain partners (by value of business done with such partners) that were assessed
Child labour	Not Applicable
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others – please specify	

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.



PRINCIPLE 6: BUSINESSES SHOULD RESPECT AND MAKE EFFORTS TO PROTECT AND RESTORE THE ENVIRONMENT.

ESSENTIAL INDICATORS

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

Parameter	FY 2023-24	FY 2022-23
From renewable sources	Not Applicable*	Not Applicable*
Total electricity consumption (A)		
Total fuel consumption (B)		
Energy consumption through other sources (C)		
Total energy consumed from renewable sources (A+B+C)		
From non-renewable sources	Not Applicable*	Not Applicable*
Total electricity consumption (D)		
Total fuel consumption (E)		
Energy consumption through other sources (F)		
Total energy consumed from non-renewable sources (D+E+F)		
Total energy consumed (A+B+C+D+E+F)		
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)		
Energy intensity per rupee of Turnover adjusted for purchasing power parity (PPP) (Total energy consumer / revenue from operations adjusted for PPP)		
Energy intensity in terms of physical output		
Energy intensity (optional) – the relevant metric may be selected by the entity		

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

*HUDCO being a finance Company does not own any manufacturing unit/ facility. Therefore, this principle has very limited applicability. However, being an energy conscious organization has taken various initiatives in the direction of energy conservation on a continuous basis.

2. Does the Company have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

Not applicable.

3. Details of disclosures related to water.

Parameter	FY 2023-24	FY 2022-23
Water withdrawal by source (in kilolitres)	Not Applicable*	Not Applicable*
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)		



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

*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.*

*HUDCO being a finance Company does not own any manufacturing unit/ facility, therefore company's use of water is restricted to human consumption only. All efforts are made to use water judiciously. HUDCO has in place Rain Water Harvesting with ground water recharge facility in its Estate. Further, Sensor taps are put in office washrooms to reduce water consumption.

4. Provide the following details related to water discharged:

Parameter	FY 2023-24	FY 2022-23
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
- No treatment		
- With treatment – please specify level of treatment		
(ii) To Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) To 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)		

Not Applicable

*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.*

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

Not applicable.



6. Details of air emissions (other than GHG emissions) by the Company.

Parameter	FY 2023-24	FY 2022-23
NOx	Not applicable.	
SOx		
Particulate matter (PM)		
Persistent organic pollutants (POP)		
Volatile organic compounds (VOC)		
Hazardous air pollutants (HAP)		
Others – please specify		

*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.*

7. Details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) and 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	Not applicable.	
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		
Total Scope 1 and Scope 2 emissions per rupee of turnover Total scope 1 and scope 2 GHG emissions/revenue from operations			
(Total Scope1 and Scope 2 GHG emissions/ Revenue from operations)			
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)			
Total Scope 1 and Scope 2 emission intensity in terms of physical output			
Total Scope 1 and Scope 2 emission intensity (optional)			
– the relevant metric may be selected by the entity			

*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.*

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

No. However, the company with an intent to increase awareness towards the environment and to promote and support the 'Green Initiatives' of Government of India, has taken initiatives/ steps in the direction like communicating with the shareholders through electronic mode including Audited financial Statements, notices, circulars, etc., and shareholders are requested to immediately notify/update their email addresses. Further, the company has implemented e-office file management system, to make HUDCO a paperless organization.

9. Provide details related to waste management by the Company, in the following format:

Parameter	FY 2023-24	FY 2022-23
Total Waste generated (in metric tonnes)		
Plastic waste (A)	The Company does not dispose any plastic waste	-
E-waste (B)	0.32 to 0.35 Metric tons (approx.)	0.20 to 0.25 Metric tons (approx.)



Bio-medical waste (C)	The Company do not produce or dispose of any kind of Bio-medical waste, construction and demolition waste, Battery waste, radioactive waste, or other hazardous waste, hence, these are not applicable.	
Construction and demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)		
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition, i.e., by materials relevant to the sector)		
Total (A+B + C + D + E + F + G + H)	0.32 to 0.35 Metric tons (approx.)	0.20 to 0.25 Metric tons (approx.)
Parameter	FY 2023-24	FY 2022-23
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	-	-
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	-	-
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste	Dry	Wet
(i) Recycled	-	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	-	-
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
Total	-	-

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.

Disposal of old, unserviceable, and obsolete IT equipment's identified as e-waste is done through certified e-waste handlers.

10. 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.



HUDCO being a finance company does not produce toxic, hazardous waste, other than negligible amount of e-waste. However, it extends consultancy services for Municipal Solid Waste Management. Disposal of old, unserviceable, and obsolete IT equipment's identified as e-waste is done through certified e-waste handlers.

11. 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.

Sl. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with?	If no, the reasons thereof and corrective action taken, if any.
The operations of the company are carried out through Head Office and Human Settlement Management Institute Office (HSMI), 21 Regional Offices and 11 Development Offices located all over India. All these offices are not located in/around ecologically sensitive areas.				

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not applicable. However, the Company ensures that the projects funded by it meet the necessary parameters towards environmental protection, for which necessary stipulations have been incorporated at the appraisal stage.					

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

Sl. 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
Not applicable.				

LEADERSHIP INDICATORS

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

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)	Not Applicable.	
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
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	Not Applicable.
- 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.

2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2023-24	FY 2022-23
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent		
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity			

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.

3. With respect to the ecologically sensitive areas reported at Question 11 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.

HUDCO does not have any significant direct and indirect impact on ecologically sensitive areas, hence 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, as per the following format:

Sl. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
Please refer to the essential indicators.			

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

The Company has a business continuity and disaster management plan. It has framed various policies like: IT Governance Policy, IT Policy, Information and Cyber Security Policy, IT Operations Policy, IS Audit Policy. Further, to review the information system/security mechanism, IT security Audit of ICT infrastructure and legacy application are being conducted from time to time.



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.**

Not applicable.

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

Not applicable

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.**

HUDCO has membership of seven trade and industry chambers/ associations during the financial year 2023-24.

- 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.**

SI. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/ National)
1	India Habitat Centre (IHC)	National
2	India International Centre (IIC)	National
3	Standing Conference of Public Enterprises (SCOPE)	National
4	National Real Estate Development Council (NAREDCO)	National
5	Institute of Company Secretaries of India (ICSI)	National
6	Siri Fort Sports Complex	National
7	PHD Chamber of Commerce and Industry (PHDCCI)	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.**

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

LEADERSHIP INDICATORS

1. **Details of public policy positions advocated by the entity**

SI. no.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board	Web Link, if available
-	-	-	-	-	-

HUDCO, as a premier techno-financial institution and an integral part of the Government of India Mission programs, is supplementing the Ministry of Housing and Urban Affairs in implementation of its various flagship programs. Of the four verticals of PMAY-Urban, Ministry has entrusted HUDCO with desk and site scrutiny in respect of three verticals viz- In-situ Slum Redevelopment (ISSR), Affordable Housing in Partnership (AHP) and Beneficiary Led Construction (New/ Enhancement). The company has made concerted efforts to reach the unreached and continues to address the housing requirements of weaker sections of the society by offering financial assistance to the Economically Weaker Sections (EWS) and Low-Income groups (LIG) segment of the society.



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.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency	Results communicated in public domain	Relevant Web link
Not Applicable					

2. Information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your Company.

Sl.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)
-	-	-	-	-	-	-

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

To address the Complaints/ grievances received from customers/consumers/public on Centralized Public Grievance Redressal Monitoring System (CPGRAMS) portal, NHB portal and via emails/letters, Company has in place well established mechanism and established designated department for dealing and resolution of such grievances.

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

Particulars	FY 2023-24	FY 2022-23
Directly sourced from MSMEs/small producers	76.72% (Rs. 15.11 Crore)	66.99% (Rs. 15.78 Crore)
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	-	-
Urban	-	-
Metropolitan	-	-

(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):

Details of negative social impact identified	Corrective action taken
Not applicable	

2. CSR projects undertaken by your Company in designated aspirational districts as identified by government bodies:

Sl. No.	State	Aspirational District	Amount (in Rs.)
1	Sikkim	Gangtok	100,00,000.00
2	Andhra Pradesh	Vishakhapatnam	42,17,000.00
3	Karnataka	Gadag	25,79,200.00



4	Odisha	Sambalpur district	1,34,509.00
5	Nagaland	Kiphire	32,47,600.00
6	Uttarakhand	Udham Singh Nagar	26,73,000.00
7	Kerala	Wayanad	2,87,807.00
8	Kerala	Wayanad	47,25,000.00
9	Haryana	Nuh	74,45,000.00

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)

Procurement is being made through MSME vendors, MSME SC/ST and MSME women entrepreneurs as mandated by DPE/Government guidelines.

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

MSME, SC/ST and Women Entrepreneurs

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

Sl. No.	Particulars	Amount (In Crore)	%
(i)	Procurement of good and services through MSME vendors	15.11	76.72
(ii)	Procurement of good and services through MSME SC/ST	0.8346	4.23
(iii)	Procurement of good and services through MSME women entrepreneurs.	0.9276	4.70

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

Sl. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
Not Applicable				

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.

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

6. Details of beneficiaries of CSR Projects

Sl. No.	CSR Project	No of Persons benefitted from CSR Project (approximate)	% of beneficiaries from vulnerable and marginalised groups
1.	Proposal for HUDCO CSR assistance/contribution to Sikkim State Disaster Managing Authority, Gangtok, Sikkim (SSDMA) for Disaster management including relief, rehabilitation, and reconstruction activities in Sikkim.	population of about 90,000 affected in the Disaster	
2.	Procurement of Medical Equipment for 9 Community Health Centers (Madugula, Bhimli, Chodavaram, Gopalapuram, Kotapadu, Kotauratla, Munchingput, Nakkapalli and Pendurthy) in erstwhile Vishakhapatnam under (Aspirational District), Andhra Pradesh	Mostly EWS Patients of tribal area in surrounding areas of erstwhile Vishakhapatnam approx. 19.56 Lakhs	



Sl. No.	CSR Project	No of Persons benefitted from CSR Project (approximate)	% of beneficiaries from vulnerable and marginalised groups
3.	Model Project of 'Sustainable Residential Cluster" comprising of 21 housing units for the EWS (SC/ST) – Urban Poor with allied utility and social Infrastructure facilities by GADAG- BETAGARI Municipal Corporation, at Gangimadhi Nagar, GADAG, Distt., Karnataka	21 beneficiaries and their family members	The upgradation/ Creation of facilities will provide access to better facilities primarily to the marginalised and vulnerable groups along with the other beneficiaries, hence percentage of beneficiaries from vulnerable/ marginalised groups, cannot be quantified.
4.	Provision of smart class rooms in Sambalpur district, Odisha by District Administration	5622 Numbers of students studying in 10 Govt. Schools	
5.	Procurement of Hospital equipment, Kiphire by District Planning & Development Board, Kiphire, Nagaland	Residents of Kiphire District approx. 74,004	
6.	Proposal for providing furniture (chairs & Tables/Desk & Bench) for students in 21 Govt Schools of Udham Singh Nagar	1485 students of 21 Govt. Schools	
7.	Proposal for Strengthening and Restructuring of Primary Health centers (PHCs)/ sub centers (10 Nos) in Wayanad District and supplying ASHA Kit to HAMLET ASHA workers (373 Nos.) in the State of Kerala	Population residing nearby to these 10 PHCs approx. 8.17 Lakh	
8.	Construction of Skill Lab at District Hospital, Mananthavady, Wayanad	Hospital staffs including Doctors, nurses etc of District Hospital, Mananthavady, Wayanad and other medical institutions.	
9.	Proposal for Distribution of Aids & Assistive Devices to Senior Citizens & Persons with Disabilities (Divyangjan) under HUDCO CSR initiative in Nuh, Haryana by Artificial Limbs Manufacturing Corporation of India (ALIMCO), (A Government of India Undertaking)	244 Numbers of Senior Citizens & Persons with Disabilities (Divyangjan)	

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.

The Company has a mechanism of sending feedback form to borrowers and same obtained from them for evaluation and improvement.

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

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



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

Particulars	FY 2023-24		Remarks	FY 2022-23		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy		Nil			Nil	
Advertising		NA			NA	
Cyber-security		Nil			Nil	
Delivery of essential services		NA			NA	
Restrictive Trade Practices		NA			NA	
Unfair Trade Practices		NA			NA	
Other-customers/ Consumers	8	0	-	45	1	Pending resolved in the month of June, 2023

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

	Number	Reasons for recall
Voluntary recalls		NA
Forced recalls		NA

5. Does the Company 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, the Company has framed policies with respect to information technology/cyber security which set forth limits, mitigation strategies and internal controls as required by applicable laws and regulations. IT assets are reviewed and audited regularly by independent agencies expert in the field of Information Technology. Company undertakes proactive approach to ensure that the IT systems are adequately protected against information technology/cyber security risk to which the company is exposed. Available for internal medium/ intranet.

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.

Not applicable.

7. Provide the following information relating to data breaches:

- Number of instances of data breaches- Nil
- Percentage of data breaches involving personally identifiable information of customers-Nil
- Impact, if any, of the data breaches- Nil

LEADERSHIP INDICATORS

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

Information on products and services of the Company can be accessed on Company's website at www.hudco.org.in



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

Consumers are informed and educated about safe and responsible usage of products and services by way of regular updation on Company's website, email, telephonically, personal meetings/interactions by Head/Regional/ Development office officials with the borrowing agencies and other clients.

Further, HUDCO has pan India presence through its 21 Regional Office and 11 Development Offices apart from its Corporate Office and HSMI training institute at New Delhi. Contact details of all the offices are available on the website of the Company, from where consumers can approach and get the necessary information about the products and services.

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

Consumers are informed of any risk of disruption/ discontinuation of services through Website of the company, email and telephonically by Head/Regional/Development offices.

4. Does the Company display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief.

The company is NBFC and offers various financial products and does not involve in any manufacturing/ industrial activity, however, being a finance company, displays various products offered to the potential customers with proposed interest rates and other terms and conditions.

Did your Company carry out any survey with regard to consumer satisfaction relating to the major products / services of the Company, significant locations of operation of the Company or the Company as a whole? (Yes/ No).

The Company has a mechanism of sending feedback form to borrowers and same obtained from them for evaluation and improvement.

For and on behalf of the Board of Directors

Sd/-

Sanjay Kulshrestha

Chairman & Managing Director

(DIN: 06428038)

Place : New Delhi
Date : 30th August, 2024



Ambulances to Kerala Medical Services Corporation Ltd Under CSR

