



Ref: PNBHFL/SE/EQ/FY25/57  
Date: July 17, 2024

The BSE Limited,  
Listing Department,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400001  
**Scrip Code:** 540173

The National Stock Exchange of India Limited,  
Listing Department  
“Exchange Plaza”  
Bandra Kurla Complex,  
Bandra (E), Mumbai – 400051  
**Symbol:** PNBHOUSING

Dear Sir(s),

**Sub: Business Responsibility and Sustainability Report for FY2023-24**

Pursuant to Regulation 34(2)(f) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Business Responsibility and Sustainability Report for FY2023-24 which forms part of the Annual Report.

The BRSR is also available on the website of the Company at <https://www.pnbhousing.com/>

Kindly take the above document on record.

Thanking you

Yours faithfully  
**For PNB Housing Finance Limited**

**Veena G Kamath**  
**Company Secretary**

Encl: As above

## Annexure – 2

# Business Responsibility and Sustainability Report (BRSR)

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	Principle 4	Businesses should respect the interests of and be responsive to all its stakeholders
	Principle 5	Businesses should respect and promote human rights
	Principle 6	Businesses should respect and make efforts to protect and restore the environment
	Principle 7	Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent
	Principle 8	Businesses should promote inclusive growth and equitable development
	Principle 9	Businesses should engage with and provide value to their consumers in a responsible manner

## Section A: General Disclosures

### I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Company	L65922DL1988PLC033856
2.	Name of the Company	PNB Housing Finance Limited
3.	Year of Incorporation	1988
4.	Registered office address	9 <sup>th</sup> Floor, Antriksh Bhawan, 22, KG Marg, New Delhi-110001
5.	Corporate office address	9 <sup>th</sup> Floor, Antriksh Bhawan, 22, KG Marg, New Delhi-110001
6.	E-mail	<a href="mailto:investor.services@pnbhousing.com">investor.services@pnbhousing.com</a>
7.	Telephone	011-23445200
8.	Website	<a href="http://www.pnbhousing.com">www.pnbhousing.com</a>
9.	Financial year for which reporting is being done	FY24 (1 <sup>st</sup> April 2023 to 31 <sup>st</sup> March 2024)
10.	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited (NSE) and BSE Limited
11.	Paid-up Capital	₹259.72 crore
12.	Name and contact details (telephone, email address) of the person for BRSR Reporting	Ms. Veena G Kamath Company Secretary Email Id: <a href="mailto:veena.kamath@pnbhousing.com">veena.kamath@pnbhousing.com</a> Telephone Number: 011-23445200
13.	Reporting boundary	The disclosures made are on the standalone basis for PNB Housing Finance Limited only consisting of all the locations including the corporate office.
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 turnover of the entity
1	Financial and Insurance Service	PNB Housing Finance Limited ('PNBHFL', 'the Company') was incorporated on 11 <sup>th</sup> November 1988. The Company is primarily engaged in the business of providing loans to individuals and corporate bodies for purchase, construction, repair and upgradation of houses. It also provides loans for commercial space, loan against property and loan for purchase of residential plots. The Company is deposit taking Housing Finance Company registered with National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. The Company is listed on BSE Limited and National Stock Exchange of India Limited.	100%

#### 17. Products/Services sold by the entity (accounting for 90% of the entity's turnover):

We are engaged in financing the purchase and construction of residential houses, non residential loans, loan against property and loan for other related purposes. We understand that owning a property is a significant milestone in one's life, and we strive to make this process as smooth and hassle-free as possible. We believe in providing flexible and customized loan options that suit the unique requirements of our customers, along with competitive interest rates and easy repayment options.

S. No.	Product/Services	NIC Code	% of total turnover contributed
1	Providing loans to individuals and corporate bodies for purchase, construction, repair and upgradation of houses. All the other activities revolve around the main business.	64192	100%

### III. Operations

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

S. No.	Location	Number of plants	Number of offices	Total
1.	National	Not Applicable*	334	334
2.	International		NA	NA

\* We are a Non-Banking Financial Company - Housing Finance Company (NBFC-HFC) and hence do not undertake any manufacturing activity.

289 Branches (Prime, Roshni & Deposits combined) & 45 Offices (CSO, HUB, Outreach, DST Office) adds to 334.

## 19. Markets served by the entity

We believe in staying closer to our customers and meeting their needs so that we can build a strong long-lasting relationship with them. We have focused on building our strategic physical presence across the country to address their growing needs.

### a. Number of locations

S. No.	Locations	Number
1.	National (Number of states)	20
2.	International (Number of countries)	NA. We do not have offices/business in international locations.

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

Not applicable.

### c. A brief on types of customers

Our company serves customers of all income levels. We are making significant efforts to provide affordable loans and are concentrating on markets where there is a high demand for affordable housing loans.

Category	Household Income/ annum	Individual Housing Loan disbursed in FY24	
		% in Number Terms	% in Value Terms
Economically Weaker Section	Up to ₹3 lakh	7.17%	2.36%
Low Income Group	Above ₹3 lakh up to ₹6 lakh	31.18%	18.32%
Middle Income Group	Above ₹6 lakh up to ₹18 lakh	47.96%	48.92%
High Income Group	Above ₹18 lakh	13.69%	30.40%
<b>Total</b>		<b>100%</b>	<b>100%</b>
<b>Total</b>			<b>₹12,974 crore</b>

Based on individual loans disbursed during the year, the key characteristics of individual loans were:

- 69% were salaried customers, while 31% were self-employed (including professionals).
- The average size of individual loans stood at ₹31 lakh.
- The average loan to value ratio at origination was 65%.
- The average age of the customer was 39 years.

### Deposits:

As on 31<sup>st</sup> March 2024, total outstanding deposits stood at ₹17,798 crore.

## IV. Employees

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

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

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
<b>Employees</b>						
1.	Permanent (D)	2003	1679	83.82%	324	16.17%
2.	Other than permanent (E)	NA	NA	NA	NA	NA
<b>3.</b>	<b>Total employees (D+E)</b>	<b>2003</b>	<b>1679</b>	<b>83.82%</b>	<b>324</b>	<b>16.17%</b>
<b>Workers</b>						
4.	Permanent (F)	NA	NA	NA	NA	NA
5.	Other than permanent (G)	621	574	92.43%	47	7.56%
<b>6.</b>	<b>Total workers (F+G)</b>	<b>621</b>	<b>574</b>	<b>92.43%</b>	<b>47</b>	<b>7.56%</b>

Other than permanent workers include \*Security, housekeeping & facility management staff on third party contract.

**b. Differently abled employees and workers:**

S. No.	Particulars	Total	Male		Female	
		(A)	No. (B)	% (B/A)	No. (C)	% (C/A)
<b>Differently abled employees</b>						
1.	Permanent (D)	1	1	100%	0	0%
2.	Other than permanent (E)	NA	NA	NA	NA	NA
3.	<b>Total differently abled employees (D+E)</b>	<b>1</b>	<b>1</b>	<b>100%</b>	<b>0</b>	<b>0%</b>
<b>Differently abled workers</b>						
4.	Permanent (F)	NA	NA	NA	NA	NA
5.	Other than permanent (G)	NA	NA	NA	NA	NA
6.	<b>Total differently abled workers (F+G)</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

**21. Participation/Inclusion/Representation of women**

	Total	No. and percentage of Females	
	No. (A)	No. (B)	% (B/A)
Board of Directors	12	1	8.33%
Key Management Personnel	3	1	33.33%

**22. Turnover rate for permanent employees and workers**

Category	FY24			FY23			FY 2022		
	Male (%)	Female (%)	Total (%)	Male (%)	Female (%)	Total (%)	Male (%)	Female (%)	Total (%)
Permanent employees*	17.63%	15.43%	17.27%	24.30%	26.60%	24.70%	30.96%	34.76%	31.58%
Permanent workers	NA	NA	NA	NA	NA	NA	NA	NA	NA

\*Voluntary Turnover

**V. Holding, Subsidiary and Associate Companies (including Joint ventures)****23. Names of holding / subsidiary / associate companies / joint ventures**

S. 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.	PHFL Home Loans and Services Limited	Subsidiary	100%	PHFL Home Loans and Services Limited works in line with the ethos of PNBHFL Business Responsibility initiatives
2.	Pehel Foundation	Subsidiary	100%	PEHEL Foundation is a non-profit subsidiary which carries out various CSR activities of PNB Housing Finance Limited and PHFL Home Loans and Services Limited.

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

Yes. CSR is applicable as per section 135 of Companies Act, 2013.

ii. **If yes, Turnover** – ₹7,057.9 croreiii. **Net worth** - ₹14,932.37 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 (NGRBC):

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No)	FY24			FY23		
	(If yes, then provide web-link for grievance redressal policy)	No. of complaints filed during the year	No. of complaints pending resolution at close of the year	Remarks	No. of complaints filed during the year	No. of complaints pending resolution at close of the year	Remarks
Communities	No	Nil	Nil	NA	Nil	Nil	NA
Investors (other than shareholders)	Yes	Nil	Nil	NA	Nil	Nil	NA
Shareholders	Yes	502	Nil	NA	Nil	Nil	NA
Employees and workers	Yes	01	Nil	NA	01	Nil	NA
Customers	Yes	1618	Nil	NA	1794	Nil	NA
Value Chain Partners	No	Nil	Nil	NA	Nil	Nil	NA
Other (please specify)	NA	Nil	Nil	NA	Nil	Nil	NA

The grievance redressal mechanism is available at :-<https://www.pnbhousing.com/documents/d/guest/corporate%20grievance-redressal-mechanism>

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

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 Social Responsibility	Opportunity	Our CSR initiatives are primarily focused on empowering women, supporting education, improving healthcare, and efforts on environment sustainability. Through our CSR initiatives we endeavor to elevate lives by empowering socially, financially, and physically excluded, disadvantaged and challenged communities and thereby help them become self-reliant and support sustainable inclusive development.	N/A	Positive
2	Diversity & Inclusion	Opportunity	We demonstrate progress in the diverse representation of our workforce (female, geographic and academic). We can further harness the power of diverse perspectives to make informed decisions, gain deeper insights into our customers' needs, attract and retain exceptional talent, foster a culture of innovation, enhance reputation and brand image, effectively manage risks, and expand our presence across geographies.	N/A	Positive
3	Climate Risk	Risk	Climate change is being recognized globally as a source of financial risk for financial institutions. The non-linear & uncertain nature of climate risk (both physical & transition) threatens the resilience of BFSI sector. We are also taking cognizance of the study released by Reserve Bank of India on the implications of climate change on REs titled 'The Climate Strikes Back' available on <a href="https://www.rbi.org.in/scripts/PublicationsView.aspx?id=21767">https://www.rbi.org.in/scripts/PublicationsView.aspx?id=21767</a>	It is important for us to understand the impact of climate risk and take prudent measures. In view of this, PNB HFL has onboarded a team to steer climate literacy, sensitize and create awareness among employees about ESG and is further considering to explore sustainable & green finance.	Negative

Materiality assessment is a strategic exercise that allows companies to understand and prioritize their sustainability issues better, incorporating stakeholder views on Environmental, Social and Governance (ESG) issues and is substantial for long-term value creation.

We developed our materiality to figure out ESG material issues that affect our business, to proactively address, share our progress and recalibrate our strategies. We collated and reviewed major relevant issues based on media reports, peer benchmarking, global metrics like Dow Jones Sustainability Index (DJSI), Carbon Disclosure Project (CDP) and regulatory aspects on ESG & climate. Based on a comprehensive analysis of the level of potential impact on our stakeholders and business from economic, social, and environmental perspectives, we identified and prioritized the most relevant material issues. We followed a structured process as depicted below –

**1. Collating & shortlisting the ESG material issues:**

- a. We zeroed on issues relevant to our nature of business based on media reports, peer benchmarks (banks both Indian and global, non-banking financial institutions, companies engaged in financing home loans), and global standards and initiatives (UN SDGs, TCFD, GRI, WEF metrics). Then, a laundry list of material issues was created. To refine the laundry list, a survey was conducted with a select group and their insights were factored in to identify 15 ESG material issues.

**2. Assigning significant priority:**




- a. Importance to stakeholder - The assessment process gathered inputs from all the stakeholders through focused discussion and questionnaires. These ESG issues were evaluated on a criticality scale and the results were collated to arrive at a composite score for each aspect, thereby identifying & prioritizing the key material aspects.
- b. Importance to PNB HFL - The inputs from Board and senior leadership formed the relevance to business.

**3. Arriving at strategic and tactical material issues**

- a. We categorized the ESG issues into low, moderate & high priority on the basis of their impact on business. Moderate & High priority issues were further clubbed into strategic issues. Strategic issues are further consolidated to construct an overarching ESG framework under E, S & G. Low priority (Tactical) issues would certainly be in our line of sight and has the potential to shift to strategic.

The procedure followed during the materiality assessment is largely in line with GRI guidelines for materiality assessment. We are further studying the updated GRI 2021 standards on updated impact materiality to further strengthen our matrix and implications of ESG issues.

**ESG Framework**

 <p style="text-align: center; color: #FFC107;"><b>CLIMATE TRANSITION</b></p> <ol style="list-style-type: none"> <li>1. Climate Risk</li> <li>2. Energy &amp; Emissions</li> <li>3. Water</li> <li>4. Material Consumption &amp; Waste Management</li> </ol>	 <p style="text-align: center; color: #2E8B57;"><b>INCLUSIVE GROWTH</b></p> <ol style="list-style-type: none"> <li>1. Diversity, Equity &amp; Inclusion</li> <li>2. Upskilling &amp; Development</li> <li>3. Well-being &amp; Safety</li> <li>4. Corporate Social Responsibility</li> </ol>	 <p style="text-align: center; color: #1E7145;"><b>RESPONSIBLE BUSINESS</b></p> <ol style="list-style-type: none"> <li>1. Ethical Conduct &amp; Compliance</li> <li>2. Cyber-Resilience</li> <li>3. Financial Performance</li> <li>4. Sustainable Business Growth</li> </ol>
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**STAKEHOLDER ENGAGEMENT AND INSIGHTS**

PNB HFL reserves the right to update/modify the ESG framework in accordance with evolving business requirements and regulatory landscape.

## Section B: Management and process disclosures

This section is aimed at helping businesses demonstrate the structures, policies, and processes put in place towards adopting the NGRBC Principles and Core Elements.

S. No.	Principle Description	Reference of Company's Policies
P1	Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable	Anti Bribery & Anti- Corruption Policy Fair Practice Code Whistle Blower Policy Code of Conduct
P2	Businesses should provide goods and services in a manner that is sustainable and safe	This is included in our ESG policy available internally. Fair Practice Code.
P3	Businesses should respect and promote the well-being of all employees, including those in their value chains	This is included in our HR Policy available in company's intranet. Prevention of Sexual Harassment (POSH) Policy
P4	Businesses should respect the interests of and be responsive to all its stakeholders	Grievance Redressal Mechanism Fair Practice Code
P5	Businesses should respect and promote human rights	This is included in our HR Policy available in company's intranet.
P6	Businesses should respect and make efforts to protect and restore the environment	This is included in our ESG policy which is available internally.
P7	Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent	Responsible Advocacy is covered in our Internal Guidelines on Corporate Governance
P8	Businesses should promote inclusive growth and equitable development	CSR Policy
P9	Businesses should engage with and provide value to their consumers in a responsible manner	This is included in our policies/guidelines on emerging markets and other business verticals. Digital Data Protection Policy

### Policy and Management processes

Points	P1	P2	P3	P4	P5	P6	P7	P8	P9
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
1. (b) Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1 (c) Web Link of the Policies, if available	<a href="https://www.pnbhousing.com/investors/policies">https://www.pnbhousing.com/investors/policies</a> <a href="https://www.pnbhousing.com/documents/d/guest/1_digital-data-protection-policy">https://www.pnbhousing.com/documents/d/guest/1_digital-data-protection-policy</a>								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
4. Name of the national and international codes/ certifications/labels/ standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g., SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	We are an ISO 9001:2015 (Quality Management System) certified organization and ISO 27001 (Information security management system) certified.								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	<p>We are working towards developing capability around Climate Change Risks – Both Physical &amp; Transition risks and understanding their implications as Systemic threats to business. We are also exploring Taskforce for Climate Related Financial Disclosures (TCFD) recommendations (framework on Climate-related Financial Risks aligned with regulatory guidelines) to disclose our stance/take on addressing climate risks in subsequent years.</p> <p>Setting targets is an intrinsic element of our ESG journey. The target-setting exercise is an intensive one and requires multi-stakeholder deliberations, consultations with experts, consideration of the trajectory where the sector is moving, contextual perspectives (including regional and global aspects, regulatory alignment, and business requirements), and the right platforms for ESG data consolidation. PNB HFL is also working towards its 'material issues' to chart a course and arrive at a conclusive state with all relevant departments to come up with ESG aspirations in subsequent years.</p>								



Points	P1	P2	P3	P4	P5	P6	P7	P8	P9
6. Performance of the entity against the specific commitments, goals, and targets along-with reasons in case the same are not met.	As we have initiated our journey and are further strengthening our ESG infrastructure, disclosures on performance will be made in subsequent times.								
<b>Governance, leadership, and oversight</b>									
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)	We are in the decisive decade. Being one of the top 500 listed entities and as a responsible citizen, we understand that sustainability engenders taking into account various intangible risks. The financial landscape is exposed to visible climate risks that can have a severe effect and, in time, turn into a systemic threat to the business. PNB HFL has taken steps towards sustainability through various business initiatives, supporting the low and middle-income group through 'Roshni' loans under affordable segment, commencing climate literacy, sharper focus on diversity, equity and inclusion, responsible corporate citizenship, robust governance measures, cybersecurity protocols and community engagement programs under the CSR gamut. Our stakeholders are our inspiration and source of value creation for us. We pursue all our endeavors keeping stakeholders' interest intact & with a sustainability and long term mindset. BRSR Disclosure is an enabler for us as a compliance and strategic compass to map and disclose our sustainability performance.								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Mr. Amit Singh Chief People Officer amit.singh@pnbhousing.com Telephone Number: 011-23445200								
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.	The Board of Directors (BoDs) of PNB Housing Finance Limited is responsible for determining the strategic direction and safeguarding the interest of all our stakeholders. ESG, Sustainability and Climate aspects are viewed as one of the strategic priorities of the BoDs and the CSR Board Committee. ESG aspects are further taken upon by the Core ESG Team and various functional teams, who meet at regular intervals to review the process, systems and implementation required for decision making.								

## 10. Details of Review of NGRBCs by the Company

Subject for Review	a. Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
1. Performance against above policies and follow up action	We have embarked on our sustainability journey, formulated the ESG policy which encompasses all the principles of BRSR and built a dedicated ESG team to drive this agenda within the organization. Further, the board will monitor progress on ESG through various reviews with the Leadership and ESG Team.								
2. Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances									
Subject for Review	b. Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
1. Performance against above policies and follow up action	Every policy gets reviewed annually by the respective functions and Risk/Compliance team and then by the respective Board Committees and the changes, if any, are approved by the Board. Implementation review is done by the Audit team on a periodical basis.								
2. Compliance with statutory requirements of relevance to the principles, and the rectification of any non-compliances									
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
	As good governance practice, the policies in conformance with the principles are reviewed by the senior management and the Board Committees and approved by the Board.								

## 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)	NA*	NA	NA	NA	NA	NA	NA	NA	NA
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	NA	NA	NA	NA	NA	NA	NA	NA	NA
The entity does not have the financial or/human and technical resources available for the task (Yes/No)	NA	NA	NA	NA	NA	NA	NA	NA	NA
It is planned to be done in the next financial year (Yes/No)	NA	NA	NA	NA	NA	NA	NA	NA	NA
Any other reason (please specify)	NA	NA	NA	NA	NA	NA	NA	NA	NA

\*NA - Not Applicable

## 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: Business 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 FY24

Segment	Total number of training & awareness programmes held	Topics / principles covered under the training and its impact	% of persons in respective category covered by the awareness programmes
Board of Directors	6	HR, Technology, Internal Controls, Risk Management, Corporate Governance	100%
Key Managerial Personnel	7	Anti-Bribery & Anti-Corruption Policy	100%
Employees other than BoD and KMPs	7	Anti Money Laundering & KYC Code of Conduct Policy Information Security Awareness Prevention of Sexual Harassment Prohibition of Insider Trading Policy Whistle Blower Policy	100%

##### 2. Details of fines / penalties / punishment / award / compounding fees / settlement amount paid in proceedings (by the entity or by its directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions in FY24

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	Nil	NA	NA	NA	NA
Settlement	Nil	NA	NA	NA	NA
Compounding fee	Nil	NA	NA	NA	NA
Non - Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ Judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred? (Yes/ No)
Imprisonment	Nil	NA	NA	NA	NA
Punishment	Nil	NA	NA	NA	NA

##### 3. Of the instances disclosed in Question 2 above, details of the appeal / revision preferred in cases where monetary or nonmonetary action has been appealed

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

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

Yes, the policy is available at: <https://www.pnbhousing.com/documents/d/guest/Anti-Bribery%20and%20Anti-Corruption%20Policy>.

We are committed to conducting business with the highest legal and ethical standards and expect all employees and other persons acting on our behalf to uphold this commitment. In accordance with this commitment, we have adopted Anti-Bribery and Anti-Corruption Compliance Policy, which is applicable to all directors, officers, employees, agents, representatives and other associated persons of the Company. In brief, the Company does not tolerate bribery, kickbacks, or corruption of any kind, directly or through third parties, whether or not explicitly prohibited by this policy or by law.

**5. Number of Directors/KMPs/Employees/Workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery / corruption**

Segment		FY24	FY23
1	Directors	NIL	NIL
2	Key Managerial Personnel	NIL	NIL
3	Employees	NIL	NIL
4	Workers	NIL	NIL

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

Segment		FY24		FY23	
		Number	Remarks	Number	Remarks
1	Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	NA	Nil	NA
2	Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	NA	Nil	NA

**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.**

During the year, there were no cases of corruption and conflicts of interest.

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

	FY24	FY23
Number of days of accounts payables	18	17

**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	FY24	FY23
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NA	NA
	b. Number of trading houses where purchases are made from	NA	NA
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	NA	NA
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	NA	NA
	b. Number of dealers / distributors to whom sales are made	NA	NA
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	NA	NA
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)*	5.68%	6.94%
	b. Sales (Sales to related parties / Total Sales)*	2.56%	2.08%
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	NA	NA
	d. Investments (Investments in related parties / Total Investments made)	NA	NA

\* Financial services incidental to the main business of the Company

## LEADERSHIP INDICATORS

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

We extend our support to VCPs with our expertise in fire and other safety related capability building through mock drills. We are consistently working with our partners to ensure the availability and use of safety systems, including standards, processes, equipment and necessary training. We ensure that such programs are delivered in the local languages of the relevant region and through 'in person field training' under the supervision of capable personnel.

Total number of awareness programmes held	Topics / principles covered under the training	% of value chain partners covered (by value of business done with such partners) under the awareness programmes
We conduct fire & safety drills	Safety Aspects	100%*

\*We have considered our 3<sup>rd</sup> party (other than permanent) staff working within our premises in the response provided.

### 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, our Company's code of conduct covers the aspects related to conflict of interest on the Board of Directors and specifies that all members of the board should attempt to avoid circumstances where they have a conflict of interest. All members concerned in a conflict scenario must withdraw from any conversations or decisions on the subject. We have developed appropriate processes and mechanisms to avoid or manage disputes among members. The Directors provides disclosure of interest at the beginning of the year to the Board and further disclosure of change, if any, during the year.

## 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 product and processes to total R&D and capex investments made by the entity, respectively.

Segment	FY24	FY23	Details of improvements in environmental and social impacts
R&D	0.2% of total revenue.	0.21% of total revenue.	Greater adoption of digital platforms not only brings in increased efficiencies of operations, but also ensures conservation of resources.
Capex			

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

As an institution providing financial services, our operations are not material resource intensive. However, as a responsible corporate, we have been focusing on aspects like optimization in resource consumption, waste reduction, optimal productivity. Even as digitization of products and services has been reducing the requirement of paper, it remains a significant resource consumed during our normal course of business, and thus rationalizing printing requirements remains a priority. For procurement of equipment required to run our operations, such as lighting devices, air conditioners, energy efficiency standards (viz. 3 and above star ratings) are duly considered during purchase. Energy efficient architecture and design is considered while developing office/ touchpoints from reputed architects.

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

The percentage of inputs sourced sustainably could not be ascertained due to insufficient data availability on categorizing materials/inputs being sustainably sourced. We are further exploring ways for comprehensive reporting in subsequent years.

### 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

Given the nature of our business activities, as the products and services are intangible in nature, there is limited scope for using recycled material as processed inputs. However, we have deployed necessary systems and processes to effectively manage battery waste. In addition, the digitization efforts across our offices and branch locations are also helping rationalize paper requirements. In addition to this, we have engaged with authorized vendors/ recyclers empaneled with the relevant regulator for disposal of waste in compliance with applicable regulations.

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.**

Considering the nature of operations is service-oriented and not material resource intensive, EPR is not applicable and is not a significant material issue for us in general.

#### 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 in the following format?**

An LCA study involves a thorough inventory of the energy and materials required across the value chain of a product, process or service, and calculates the corresponding emissions (e.g GHG) to the environment. LCA assesses cumulative potential environmental impacts with an aim to document and improve the overall environmental profile of the product by providing a logical baseline upon which carbon footprints can be accurately compared and low carbon embedded products can be developed. As a financial institution, we are building capability around GHG emissions and climate literacy to factor in carbon/ GHG aspects in our business and explore the usage of conducting LCA studies (cradle to gate, cradle to cradle etc. boundary approach) accordingly.

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 (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
NA	NA	NA	NA	NA	NA

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.**

Given the nature of services being intangible, we do not envisage any serious concerns. However, we are building capability around GHG emissions and climate literacy to factor in carbon/ GHG aspects in our business as appropriate.

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

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).**

Indicate input material	Recycled or re-used input material to total material	
	FY24	FY23
NA	NA	NA

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

As we are a financial services industry, we do not have physical products and we rely on physical items to provide services which are manufactured by OEMs (Original Equipment Manufacturers). Hence this is not applicable to us.

	FY24			FY23		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	NA	NA	NA	NA	NA	NA
E-waste	NA	NA	NA	NA	NA	NA
Hazardous waste	NA	NA	NA	NA	NA	NA
Other Waste	NA	NA	NA	NA	NA	NA

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
NA	NA

**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	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
<b>Permanent Employees</b>											
Male	1679	1679	100%	1679	100%	NA	NA	1679	100%	NA	NA
Female	324	324	100%	324	100%	324	100%	NA	NA	324	100%
<b>Total</b>	<b>2003</b>	<b>2003</b>	<b>100%</b>	<b>2003</b>	<b>100%</b>	<b>324</b>	<b>16.17%</b>	<b>1679</b>	<b>83.82%</b>	<b>324</b>	<b>16.17%</b>
<b>Other than Permanent Employees</b>											
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Total</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

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

Category	% of workers covered by										
	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)
<b>Permanent Workers</b>											
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Total</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
<b>Other than permanent workers*</b>											
Male	574	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	47	NA	NA	NA	NA	47	100%	NA	NA	NA	NA
<b>Total</b>	<b>621</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>47</b>	<b>7.6%</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

\*Other than Permanent Workers are covered under ESI & applicable employee benefit regulations as per the law of the land.

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

	FY24	FY23
Cost incurred on well-being measures as a % of total revenue of the company	0.07%	0.06%

\*well-being measures include expenditure on Health Insurance, Personal Accident Insurance, Term Life Insurance, Doctor Consultation for Employees & Annual Health Check-ups

**2. Details of retirement benefits for Current and Previous Financial Years**

S. no.	Benefits	FY24			FY23		
		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.)
1	PF	100%	NA	Y	100%	NA	Y
2	Gratuity	100%	NA	Y	100%	NA	Y
3	ESI	NA	NA	NA	NA	NA	Y
4	Others – please specify	NA	NA	NA	NA	NA	NA

We ensure that the PF, ESI & Gratuity contribution as applicable, is being made by our contractors.

3. **Accessibility of workplaces - Are the premises / offices of the entity accessible to differently abled employees, 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.**

Our efforts are aligned with the requirements of the Rights of Persons with Disabilities Act, 2016. Most of our offices are located in commercial establishments, including the Corporate Office, that are equipped with ramps and elevators for easy accessibility of specially abled persons.

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.**

Aspects of equal employment opportunity are embedded within the Human Resources Policy (HR Policy available in our intranet) that directs and strengthens our efforts to establish and maintain an inclusive, non-discriminatory, and equal opportunity workplace while emphasizing merit as the primary criterion for employment and development. Our company has incorporated equal opportunity philosophy in all its actions and motives through its Equal Opportunity Policy in accordance with Rights of Persons with Disabilities Act, 2016. We strongly believe in encouraging diversity and creating an inclusive workplace for specially abled persons.

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%	92.15%	NA	NA
Female	64.70%	58.80%	NA	NA
<b>Total</b>	<b>91.17%</b>	<b>83.82%</b>	<b>NA</b>	<b>NA</b>

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

	Yes/No (If yes, then give details of the mechanism in brief)
1 Permanent workers	Yes. We have a grievance redressal procedure in place that ensures all complaints are properly documented and consistently handled in an unbiased, discrete, and transparent manner. We have an internal complaints committee that deals with sexual harassment cases in accordance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013 of India (POSH Act). The HR Policy outlines the structured mechanism for grievances redressal for our employees.
2 Other than Permanent Workers	
3 Permanent Employees	
4 Other than Permanent Employees	

7. **Membership of employees and workers in association(s) or unions recognised by the listed entity**

Our employees & workers are not associated with any association or unions during the current FY.

Category	FY24			FY23		
	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)
<b>Total Permanent Employees</b>	2003	NA	NA	1690	NA	NA
Male	1679	NA	NA	1432	NA	NA
Female	324	NA	NA	258	NA	NA
<b>Total Permanent Workers</b>	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA

## 8. Details of training given to employees and workers

Category	FY24					FY23				
	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)
<b>Employees</b>										
Male	1679	1666	99.22%	1512	90.05%	1429	NA	NA	1008	70.54%
Female	324	310	95.67%	307	94.75%	258	NA	NA	197	76.36%
<b>Total</b>	<b>2003</b>	<b>1976</b>	<b>98.65%</b>	<b>1819</b>	<b>90.81%</b>	<b>1687</b>	<b>NA</b>	<b>NA</b>	<b>1205</b>	<b>71.43%</b>
<b>Workers</b>										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Total</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

\*Coverage shared above includes employees with Date of Joining till 19<sup>th</sup> March 2024 who have been covered under Prevention of Sexual Harassment Trainings Pan India & Fire safety trainings conducted at Zonal offices. It excludes employees on Maternity leaves & long Medical Leaves. Employees who joined post 20<sup>th</sup> March 2024 shall be covered within 60 days from Date of Joining in the next FY. That is why there is marginal deviation from 100%.

\*\*Restatement - The discrepancy in the male employee training on skill upgradation rectified for the FY23 by changing the figure from 1009 to 1008.

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

All employees undergo an annual performance appraisal process set up by PNB HFL based on which their increments, bonuses and long-term incentives are decided. The Performance Management Policy defines the way evaluation process is implemented across the Company to promote a performance driven culture.

Category	FY24			FY23		
	Total (A)	No (B)	% (B/A)	Total (C)	No (D)	% (D/C)
<b>Employees</b>						
Male	1679	1679	100%	1432	1432	100%
Female	324	324	100%	258	258	100%
<b>Total</b>	<b>2003</b>	<b>2003</b>	<b>100%</b>	<b>1690</b>	<b>1690</b>	<b>100%</b>
<b>Workers</b>						
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
<b>Total</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

## 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?

We are committed to devoting resources towards strengthening systems and processes to ensure the safety and well-being of our employees. We provide a bouquet of physical and mental wellness benefits to our employees. Further, all our office premises are in commercial buildings that maintain compliance with all applicable health and safety aspects. Periodic inspections and mock drills are undertaken by able personnel to review the health and safety readiness check of systems which include aspects like fire mock drills, inspection of fire extinguishers and alarms, review of floor evacuation plans, etc.

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

We proactively conduct routine inspections to identify potential hazards and ensure the proper functioning of fire extinguishers in all our offices as well as elevators and provide training to our employees for the proper usage of these safety mechanisms so that they can take prompt action in case of an emergency. This proactive approach to safety not only helps us to prevent accidents and mitigate risk but also fosters the culture of safety and preparedness amongst our employees.



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

Yes, there is a mechanism in place. To ensure a safe and healthy work environment, employees are encouraged to promptly notify their respective HR/Admin representatives of any workplace hazards, incidents, or potential health and safety risks. This proactive reporting allows us to take swift action to address any issues and implement necessary safety measures to prevent future incidents. The HR/Admin department plays a critical role in managing workplace safety and ensuring compliance with relevant laws and regulations. Further, employees are periodically given awareness sessions on fire and workplace safety and on ways to identify and report potential hazards.

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

All employees are insured through group mediclaim, group term life insurance, and group personal accident policies to reduce financial risk in the event of any medical occurrences. Additionally, we provide our employees with health and wellness benefits including routine checkups, doctor visits, and diagnostic testing.

**11. Details of Safety related incidents**

S. no.	Safety Incident/Number	Category	FY24	FY23
1	Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	NA	NA
		Workers	NA	NA
2	Total recordable work-related injuries	Employees	NA	NA
		Workers	NA	NA
3	No. of fatalities	Employees	NA	NA
		Workers	NA	NA
4	High consequence work-related injury or ill-health (excluding fatalities)	Employees	NA	NA
		Workers	NA	NA

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

We emphasize on the importance of maintaining a safe and healthy workplace and we have taken measures for workplace safety by providing all offices and premises with fire extinguishers and conducting regular drills and awareness sessions to ensure that employees are well-informed about fire hazards and equipped with the necessary knowledge to respond in case of an emergency. We prioritize the health & security of all employees, implementing measures such as visit of doctors to offices periodically, access controls, CCTV monitoring, and security personnel to ensure a safe working environment. All our offices are maintained as per local laws and regulations on safety and public health hazards guidelines.

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

	FY24			FY23		
	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	NA	NA	Nil	NA	NA
Health & Safety	Nil	NA	NA	Nil	NA	NA

**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	100%*

\*Undertaken by third parties as a part of office premise maintenance.

**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.**

There is no identified risk related to the health and safety practices and working conditions for the employees. However, we continue to assess the risk related to any health, safety practices and working conditions and take corrective action to mitigate that risk.

## 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. We have a health/ accidental/ term insurance policy that provides insurance coverage for all permanent employees, and adequate safeguards to families of deceased employees. Further, all benefits like PF, F&F settlements, gratuity are processed on priority to provide necessary support to the family of the employees.

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

We ensure that taxes applicable to the transactions within the remit of the Company are deducted and deposited in accordance with the regulations. We expect value chain partners to uphold business responsibility principles and values of transparency and accountability.

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 rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	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	
	FY24	FY23	FY24	FY23
Employees	Nil	Nil	NA	NA
Workers	Nil	Nil	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)

The employees get relevant experience on financial aspects during their tenure, in addition to various other technical & functional trainings. These initiatives facilitate employees to maintain gainful engagement post-retirement and/or end of service.

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	NA
Working Conditions	NA

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.

NA

### 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.

We have a structured system in place for identifying stakeholders who are impacted by our activities and who have an impact on the business. Stakeholder identification is carried out considering various factors – the dependency of business, regulatory guardrails, investors, value chain partners supporting in key areas like IT and other allied services, communities where we operate, media platforms where we do our advertising/ communication to public and customers.

It is the diverse business segments/ products/ services that we have ventured into which help us engage with more relevant and diverse range of stakeholders. Each business segment/ department has identified key stakeholders with whom they have established reliable and transparent communication channels to address their grievances, concerns, suggestions etc. Customers, investors/ shareholders, regulatory authorities and government, employees, partners, vendors and associates including direct selling agent & insurance partners, and society, are being recognized as key stakeholder groups.

## 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 (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	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	Email, SMS, website, communication letters, advertising, grievance and feedback channels	Continuous engagement	<ul style="list-style-type: none"> <li>Access to safe, non-discriminatory, and responsible services with transparent pricing</li> <li>Products and services that meet customer needs</li> <li>Seamless transactions across digital platforms</li> </ul>
Investors and Shareholders	No	<ul style="list-style-type: none"> <li>Quarterly financial updates for investors</li> <li>Investor meetings, presentation and investors call transcripts</li> <li>Public disclosures</li> <li>Shareholders Meetings</li> <li>Analyst Meets</li> <li>Annual Report for shareholders</li> </ul>	Regular engagement	Sharing the company's performance, investor concerns, and new initiatives as well as keeping them abreast of developments in the Company.
Employees	No	<ul style="list-style-type: none"> <li>Townhalls</li> <li>Performance discussions and periodic reviews</li> <li>Training and development workshops</li> <li>Employees connect initiatives like "Sampark"</li> <li>Emails, feedback, and surveys</li> </ul>	Continuous engagement	<ul style="list-style-type: none"> <li>Employee health, safety, and well-being</li> <li>Discussions on promoting ethical practices, meritocracy, and rewarding high performance</li> <li>Professional development of our employees through nurturing and providing growth opportunities</li> <li>Diverse and inclusive workplace</li> </ul>
Partners, vendors and associates (including Insurance Partners & Direct Selling Agents)	No	<ul style="list-style-type: none"> <li>Regular online and offline meetings</li> <li>Telephonic Interactions</li> </ul>	Need based engagement	<ul style="list-style-type: none"> <li>Ensure effective communication for quality and efficient service</li> <li>High governance standards with policies around corruption, child labor, human rights</li> <li>Maintain transparency in all the disclosures and interactions</li> <li>Resolution mechanisms and frameworks for handling of differences and disputes.</li> </ul>
Society	Yes (in case of CSR interventions)	<ul style="list-style-type: none"> <li>CSR initiatives at multiple locations</li> <li>Social activities through Peהל Foundation</li> <li>Print Media and Social media communication</li> <li>Regular meetings and interventions</li> <li>Community Engagement Programme</li> <li>Project monitoring and reviews</li> </ul>	Regular engagement	<ul style="list-style-type: none"> <li>Contribution towards various causes/programmes for environment, basic amenities, specific requirements, recycling projects</li> <li>Proactive involvement in community development and upliftment of basic infrastructure</li> </ul>
Regulatory, Authorities and Government	No	<ul style="list-style-type: none"> <li>Regular meetings – onsite and offsites</li> <li>Policy updates, circulars, guidelines, and directives</li> <li>Mandatory filings of information – regulatory and need based</li> <li>Various Government schemes and policies</li> </ul>	Regular engagement	<ul style="list-style-type: none"> <li>Implementation of various housing schemes</li> <li>Compliance with all relevant laws and regulations</li> <li>Responsiveness towards regulatory changes</li> <li>Customer privacy and data security</li> <li>Contribution to national priorities</li> </ul>
Rating Agencies	No	Email, meetings, concalls	Need based engagement	Updates on the Company, expansion, progress, reviews and compliance procedures.

## 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.**

We communicate with our stakeholders through the communication channels referred in the Principle 4 Question 2 on a continuous basis and the feedback received through those communication is apprised to the Board and its Committees through structured process.

Feedback received from customers is directed to the Head of Operations & Customer Service for appropriate consideration and action. Investors and shareholders' feedback is channeled to the Stakeholders Relationship Committee to ensure their concerns and interests are addressed. The Audit Committee handles regulatory directions and advice to ensure compliance and effective governance. Matters related to employees are directed to the Nomination and Remuneration Committee, which focuses on employee-related issues and policies. Further, feedback and matters related to society are directed to the Corporate Social Responsibility Committee, which oversees initiatives and actions in promoting social welfare and community development. By assigning these responsibilities to specialized committees and thereafter review of important issues by the Board, it is ensured that attention and appropriate handling of feedback of stakeholders across different areas of concern is taken care.

- 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.**

Yes, we use stakeholders' inputs to support the identification and management of environmental and social topics. We recognize the importance of engaging stakeholders to gather insights, perspectives, and feedback on these matters. In the materiality assessment process, stakeholders inputs played a crucial role. We identified and prioritized the most meaningful and relevant material issues by considering various sources such as media reports, peer benchmarks, global standards, and initiatives. This involved analyzing the practices of other institutions, non-banking financial institutions, HFCs, as well as global frameworks like UN SDGs, TCFD, GRI, and S&P CSA metrics. To further refine the identified material issues, a survey was conducted with a select group of stakeholders. Their valuable insights were incorporated, resulting in a final list of probable material issues. By involving stakeholders in the process, we ensured a comprehensive and inclusive approach to identifying and addressing key concerns. Our CSR projects are also designed on the basis of stakeholder consultations, baseline assessment with a proper rationale of deploying projects best suited to specific environment/social concerns. Further to strengthen CSR interventions, impact assessments are also carried out proactively to gauge visible results and capture further opportunities for improvement.

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

Engagement with and addressing the concerns of vulnerable/marginalized stakeholder groups is a crucial aspect of our day-to-day business.

Through our CSR arm, we have structured community outreach initiatives wherein we engage with various sections of the society (including economically weaker, vulnerable, marginalized sections) to navigate & understand their needs and concerns and sort out probable solutions/ propositions of marginalized communities. Engagement modes include - meetings with focus groups, partnering with local NGOs, community/panchayats meet, school management committee, different volunteer groups to name a few.

We also support low and middle-income communities' financial requirements, enable them to take sound financial decisions and assist them in becoming homeowners through structured mechanism.

## 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.

Adherence to Human Rights is an intrinsic element of our philosophy & in our DNA. There are regular training programs conducted for our employees on Code of Conduct, Prevention of Sexual Harassment and these programs covers the elements of human rights.

Category	FY24			FY23		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
<b>Employees</b>						
Permanent	2003	2003	100%	1687	1613	95.61%
Other than permanent	NA	NA	NA	NA	NA	NA
<b>Total employees</b>	<b>2003</b>	<b>2003</b>	<b>100%</b>	<b>1687</b>	<b>1613</b>	<b>95.61%</b>
<b>Workers</b>						
Permanent	NA	NA	NA	NA	NA	NA
Other than permanent	All the training related requirements for other than permanent workers are in service provider scope and are adhered in timely fashion.					
<b>Total workers</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

#### 2. Details of minimum wages paid to employees and workers.

Category	FY24					FY23				
	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)
<b>Employees</b>										
<b>Permanent</b>	2003	NA	NA	2003	100%	1690	NA	NA	1690	100%
Male	1679	NA	NA	1679	100%	1432	NA	NA	1432	100%
Female	324	NA	NA	324	100%	258	NA	NA	258	100%
<b>Other than permanent</b>										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Workers</b>										
<b>Permanent</b>	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
<b>Other than permanent</b>										
Male	It is ensured that our service providers conform to all applicable laws and government regulations.									
Female										

### 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)	Please refer to Director's Report Annexure 3			
Key Managerial Personnel	2	₹11,873,600	1	₹11,873,600
Employees other than BoD and KMP	1677	₹800,000	323	₹632,838
Workers*	NA	NA	NA	NA

\*As the wages for other than permanent workers are being paid by third party, hence median wages for this is not applicable to us.

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

	FY24	FY23
Gross wages paid to females as % of total wages	14.3%	13.4%

### 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)

We have a structured HR Policy to provide necessary support to employees in case of any human rights issues in the workplace. We recognize and uphold all human rights regulations created in accordance with the Indian Constitution as well as other laws that support principles of human rights, including the prevention of child labor, forced labor, and the empowerment of women. Further, we have not envisaged human rights issues caused by our business. Key representations from HR Department are assigned for the purpose of receiving all complaints and ensuring appropriate action.

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

We have an internal complaints committee that deals with sexual harassment cases in accordance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013 of India (POSH Act). We provide reasonable safeguards to our employees to raise and obtain resolution for all grievances in a safe and secure environment.

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

	FY24			FY23		
	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	1	0	NA	1	0	NA
Discrimination at workplace	NA	NA	NA	NA	NA	NA
Child Labour	NA	NA	NA	NA	NA	NA
Forced Labour/ Involuntary Labour	NA	NA	NA	NA	NA	NA
Wages	NA	NA	NA	NA	NA	NA
Other human rights related issues	NA	NA	NA	NA	NA	NA

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

	FY24	FY23
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	1	1
Complaints on POSH as a % of female employees / workers	0.3%	0.4%
Complaints on POSH upheld	1	1

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

People First, one of our core values, ensures that we stay committed to enabling equal opportunity and inclusive growth. We have zero tolerance towards harassment and / or discrimination based on gender, age, race, religion, sex, nationality, origin, disability, sexual orientation, political opinion, medical condition. Whistle Blower Policy, Code of Conduct & POSH Policy provide the necessary framework for employees to raise concerns in an environment free of discrimination and harassment.

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

Yes. The service agreements between PNB Housing Finance Limited and the service provider have clauses that mandates the service provider to abide and comply with all the applicable laws of the land. This also ensures that the service providers act in accordance with the laid down regulations for human rights requirements.

**10. Assessments for the year**

Section	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child Labour	
Forced Labour/ Involuntary Labour	
Sexual Harassment	100%.
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**

There are no such incidents recorded till date. We continue to ensure that such risks do not arise through regular capability building and sensitization of the employees.

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

We progressively work on improving our systems based on the regular feedback from our key stakeholders, following an approach to continual improvement.

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

There is no such assessment which is conducted. However, adherence to human rights aspects has been integral to our operations and business practices.

**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?**

Yes, all our branches and offices are in leased spaces which have adequate infrastructure for accommodating specially-abled persons.

**4. Details on assessment of value chain partners:**

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	
Discrimination at workplace	Not undertaken as a separate exercise. As a part of regular onboarding practice, hygiene checks including human rights adherence are a part of onboarding agreements/ contracts. We expects our value chain partners to adhere to the same values, principle and business ethics upheld by the Company in dealings as outlined in our code of conduct.
Child Labour	
Forced Labour/Involuntary Labour	
Wages	
Others – please specify	NA

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

There are no such risks envisaged as such and hence no corrective actions were necessitated for the mentioned period.

**Principle 6: Businesses should respect and make efforts to protect and restore the environment.**



**ESSENTIAL INDICATORS**

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

Parameter	FY24	FY23
<b>From renewable sources</b>		
Total electricity consumption (A) (GJ)	0	0
Total fuel consumption (B) (GJ)	0	0
Energy consumption through other sources (C) (GJ)	0	0
<b>Total energy consumed from renewable sources (A+B+C) (GJ)</b>	<b>0</b>	<b>0</b>
<b>From non-renewable sources</b>		
Total electricity consumption (D)	12713.24	10,031.60
Total fuel consumption (E)	715.33	512.11
Energy consumption through other sources (F)	0	0
<b>Total energy consumed from non-renewable sources (D+E+F)</b>	<b>13,428.57</b>	<b>10,543.71</b>
<b>Total energy consumed (A+B+C+D+E+F)</b>	<b>13,428.57</b>	<b>10,543.71</b>
<b>Energy intensity per rupee of turnover</b> (Total energy consumed/ Revenue from operations)	1.90 GJ/Turnover in crore	1.61 GJ/Turnover in crore
<b>Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> (Total energy consumed / Revenue from operations adjusted for PPP)	43.54 GJ/Turnover crore adjusted for PPP	37.16 GJ/Turnover crore adjusted for PPP
<b>Energy intensity in terms of physical output</b>	NA	NA
<b>Energy intensity</b> (optional) – the relevant metric may be selected by the entity – FTE*	6.70GJ/FTE	6.24GJ/FTE

\*FTE – Full Time Employee.

The Calculation of HSD (High Speed Diesel fuel) has been linearly extrapolated considering the increase in physical locations from last FY assuming the same consumption pattern. We are further strengthening our climate data monitoring systems to enhance our disclosures.

PPP Value is considered as 22.882. <https://data.oecd.org/conversion/purchasing-power-parities-ppp.htm#indicator-chart>

**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 independent assessment/ evaluation/ assurance has been carried out by any external agency during the year.

**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? (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.**

PAT schemes are primarily applicable to hard to abate sectors. As a financial services industry, same is not applicable to us.

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

Our Company's usage of water is only for human consumption. We along with our CSR arm, Peהל Foundation, have collaborated on several water conservation initiatives. The project's purpose is to increase the location's capacity for groundwater recharge and to boost local administration's capability to improve the delivery of essential basic services. At the same time, we are strengthening our climate data infrastructure to capture environment variables like energy, water and waste to map trends and identify opportunities for improvement.

Parameter	FY24	FY23
<b>Water withdrawal by source (in kiloliters)</b>		
(i) Surface water	0	0
(ii) Groundwater	0	0
(iii) Third party water *	37594.50 KL	30322.68 KL
(iv) Seawater / desalinated water	0	0



Parameter	FY24	FY23
(v) Others	0	0
<b>Total volume of water withdrawal (in kiloliters) (i + ii + iii + iv + v)</b>	37594.50 KL	30322.68 KL
<b>Total volume of water consumption (in kiloliters)</b>	37594.50 KL	30322.68 KL
<b>Water intensity per rupee of turnover (Total water consumption / Revenue from operations)</b>	5.34 KL/Turnover crore	4.67 KL/Turnover crore
<b>Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption/ Revenue from operations adjusted for PPP)</b>	121.88 KL/Turnover crore adjusted for PPP	106.87 KL/Turnover crore adjusted for PPP
<b>Water intensity in terms of physical output</b>	NA	NA
<b>Water intensity (optional) – the relevant metric may be selected by the entity</b>	18.77 KL/FTE/Year	17.94 KL/FTE/Year

\* We are procuring potable drinking mineral water from 3<sup>rd</sup> party on regular basis. We have calculated an estimated consumption on the basis of number of working days for all locations on annual basis. Flushing/lavatories consumption are also clubbed in third party water and their values have been derived from IS 1172 (1993, Reaffirmed 2007): Code of Basic Requirements for Water Supply, Drainage and Sanitation (Fourth Revision). <https://civilplanets.com/wp-content/uploads/2020/04/1172.pdf>

FTE – Full time Employee

**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 independent assessment/ evaluation/ assurance has been carried out by any external agency during the year.

#### 4. Provide the following details related to water discharged

Parameter	FY24	FY23
<b>Water discharge by destination and level of treatment (in kilolitres)</b>		
<b>(i) To Surface water</b>		
- No treatment		
- With treatment – please specify level of treatment		
<b>(ii) To Groundwater</b>		
- No treatment		
- With treatment – please specify level of treatment		
<b>(iii) To Seawater</b>		
- No treatment		
- With treatment – please specify level of treatment	NA	NA
<b>(iv) Sent to third-parties</b>		
- No treatment		
- With treatment – please specify level of treatment		
<b>(v) Others</b>		
- No treatment		
- With treatment – please specify level of treatment		
<b>Total water discharged (in kilolitres)</b>		

**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 independent assessment/ evaluation/ assurance has been carried out by any external agency during the year.

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

Considering all our offices are leased premises, the regulatory requirement of Zero Liquid Discharge (ZLD) is fulfilled by the owner of the premises if applicable as a part of obligatory compliance. As far as we are concerned, we do not have any ZLD.

#### 6. Provide details of air emissions (other than GHG emissions) by the entity

We are strengthening our climate data infrastructure to capture environment variables like energy, water, and waste to map trends and identify OFIs (Opportunities for Improvement). Considering the nature of the business, we do not have any stack/ chimneys and hence have no significant other air emissions.

Parameter	Please specify unit	FY24	FY23
NOx	NA	NA	NA
SOx	NA	NA	NA
Particulate matter (PM)	NA	NA	NA
Persistent organic pollutants (POP)	NA	NA	NA
Volatile organic compounds (VOC)	NA	NA	NA
Hazardous air pollutants (HAP)	NA	NA	NA
Others – please specify	NA	NA	NA

**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 independent assessment/ evaluation/ assurance has been carried out by any external agency during the year.

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

Parameter	Unit	FY24	FY23
<b>Total Scope 1 emissions</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	53.02	37.96
<b>Total Scope 2 emissions</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	2528.52	1995.17
<b>Total Scope 1 and Scope 2 emission intensity per rupee of turnover</b> (Total Scope 1 and Scope 2 GHG emissions/ Revenue from operations)	Metric TonnesCO <sub>2</sub> / Turnover crore	0.393 Tonnes CO <sub>2</sub> e/Turnover crore	0.333 Tonnes CO <sub>2</sub> e/Turnover crore
<b>Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)		8.99 Tonnes CO <sub>2</sub> e/Turnover crore adjusted for PPP	7.65 Tonnes CO <sub>2</sub> e/Turnover crore adjusted for PPP
<b>Total Scope 1 and Scope 2 emission intensity in terms of physical output</b>		NA	NA
<b>Total Scope 1 and Scope 2 emission intensity</b> (optional) – the relevant metric may be selected by the entity		1.38 Tonnes/FTE	1.28 Tonnes/FTE

Scope 1 calculation is done with diesel consumption only.

FTE – Full Time Employee

**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 independent assessment/ evaluation/ assurance has been carried out by any external agency during the year.

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

Aligned with UN Sustainable Development Goals (SDGs) and our national commitment to achieve net-zero emissions by 2070, our company has commenced taking concrete steps to minimize its carbon footprint. This includes steering climate literacy, awareness on energy intensive lifestyles, carbon conscious culture, widespread adoption of digital channels, implementing energy-efficient measures, cloud computing technology and promoting paper conservation. These initiatives serve as a testament of our unwavering dedication to addressing the impacts of climate change and managing environmental footprint.

#### 9. Provide details related to waste management by the entity.

Parameter	FY24	FY23
	<b>Total Waste generated (in MT)</b>	
Plastic waste (A)	NA	NA
E-waste (B)	NA	NA
Bio-medical waste (C)	NA	NA
Construction and demolition waste (D)	NA	NA
Battery waste (E)	31.96 Tonnes	22.89 Tonnes
Radioactive waste (F)	NA	NA
Other Hazardous waste. Please specify, if any. (G)	NA	NA
Other Non-hazardous waste generated (H). Please specify, if any.	NA	NA
<b>Total (A+B + C + D + E + F + G + H)</b>	<b>31.96 Tonnes</b>	<b>22.89 Tonnes</b>

Parameter	FY24	FY23
	Total Waste generated (in MT)	
<b>Waste intensity per rupee of turnover</b> (Total waste generated / Revenue from operations)	0.00452 Tonnes/ turnover crore	0.00353 Tonnes/ turnover crore
<b>Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> (Total waste generated / Revenue from operations adjusted for PPP)	0.1036 Tonnes/ turnover crore adjusted for PPP	0.0807 Tonnes/ turnover crore adjusted for PPP
<b>Waste intensity in terms of physical output</b>		
<b>Waste intensity</b> (optional) – the relevant metric may be selected by the entity	15.96 KG/FTE	13.54 KG/FTE

We are further strengthening our monitoring systems to enhance our disclosures in e-waste and other waste as applicable.

FTE – Full Time Employee

**For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)**

Category of waste	FY24	FY23
	Total waste generated (in MT)	
(i) Recycled	31.96	22.89
(ii) Re-used	NA	NA
(iii) Other recovery operations	NA	NA
<b>Total</b>	<b>NA</b>	<b>NA</b>

Battery waste are disposed/recycled through authorized waste vendors.

**For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)**

Category of waste	FY24	FY23
	Total Waste generated (in MT)	
(i) Incineration	NA	NA
(ii) Landfilling	NA	NA
(iii) Other disposal operations	NA	NA
<b>Total</b>	<b>NA</b>	<b>NA</b>

**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 independent assessment/ evaluation/ assurance has been carried out by any external agency during the year.

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.

There is limited scope for scrap build up and disposal as we are in the financial services space. Further, in respect of battery waste, the same is disposed through authorized vendors on a periodic basis. There are no hazardous or toxic chemicals being generated nor used.

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, please specify details: Not Applicable

S. No.	Location of operations/offices	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.
NA	NA	NA	NA

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

EIA is a process through which the environmental impact of a proposed development is evaluated. While undertaking Environmental Impact Assessment (EIA), the inter-related socio-economic, cultural, and human-health impacts are considered. As we operate from leased offices and premises, any such regulatory requirement is not applicable to us.

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
NA	NA	NA	NA	NA	NA

**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:**

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
	We are compliant with all applicable environmental laws, regulations and guidelines in India.			

**LEADERSHIP INDICATORS**

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

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

- (i) Name of the area: NA
- (ii) Nature of operations: NA
- (iii) Water withdrawal, consumption, and discharge: NA

Parameter	FY24	FY23
<b>Water withdrawal by source (in kiloliters)</b>		
(i) To Surface water	NA	NA
(ii) Groundwater	NA	NA
(iii) Third party water	NA	NA
(iv) Seawater / desalinated water	NA	NA
(v) Others	NA	NA
<b>Total volume of water withdrawal (in kiloliters)</b>	NA	NA
<b>Total volume of water consumption (in kiloliters)</b>	NA	NA
<b>Water intensity per rupee of turnover (Water consumed / turnover)</b>	NA	NA
<b>Water intensity (optional) – the relevant metric may be selected by the entity</b>	NA	NA
<b>Water discharge by destination and level of treatment (in kiloliters)</b>		
<b>(i) Into Surface water</b>		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
<b>(ii) Into Groundwater</b>		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
<b>(iii) Into Seawater</b>		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
<b>(iv) Sent to third parties</b>		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
<b>(v) Others</b>		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
<b>Total water discharged (in kiloliters)</b>	NA	NA

**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 independent assessment/ evaluation/ assurance has been carried out by any external agency during the year.

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

Parameter	Unit	FY24	FY23
Total Scope 3 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	Processes to work out scope 3 emissions including financed emissions and their relationship with financial parameters, are in nascent stage and are being extensively explored.	
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.**

No independent assessment/ evaluation/ assurance has been carried out by any external agency during the year.

**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.**

There is no impact on biodiversity as envisaged by us, and we do not have touchpoints/ footprints in ecologically sensitive areas.

**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:**

S. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	Deployment of LEDs at offices	Not Available	Energy savings, Reduction in carbon emissions
2	Low VOC paints on walls	Not Available	Cleaner office ambience without any air hazards.
3	Energy efficient architecture of offices	Not Available	Reduced energy consumption
4	3 star & above rating appliances	Not Available	Energy and carbon emission reduction
5	Optimized design & layout of HVAC (Air conditioning)	Not Available	Pleasant workplaces and enhanced productivity of employees
6	Provision for natural sunlight for offices through glass windows	Not Available	Maintained optimum luminous flux and reduction in lighting load
7	Sensor based programming of lift operations	Not Available	Reduced energy consumption as the algorithms instructs the nearest lift to come to target location/ floor
8	Clay based cutlery for lunch and glass water bottles	Not Available	Contributing in plastic free premises
9	Digital Channels/ Platforms/ App for customers	Not Available	Reduction in customer commute to offices and paper savings
10	Low volume taps in lavatories	Not Available	Reduction in water consumption

The majority of the above initiatives are present in all our leased offices/touchpoints and proper care is taken to ensure such initiatives remains a priority while onboarding a new office/creating customer touchpoints.

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

Yes. The Company has Board approved Risk Management Policy wherein risks faced by the Company are identified, assessed and a business continuity plan is in place to ensure the continuity of its services to its large customers base including a cyber crisis management plan & information and cyber security policies.

Our Business Continuity Policy, Disaster Recovery site in tandem with backup controls ensure continued availability of information. Implementation of Next Generation Firewall along with 24x7 Security Operations Centre (SOC) and End Point Protection (EPP) software help us protect our externally facing and internal IT environment from various threats. We also continuously monitor our brand and data for any leakage over social media and dark web with help from service provider in addition to restricting internal server to server communication only on authorized ports and services. Considering the criticality of data we process, we have also deployed Data Loss Prevention (DLP) solution.

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?

We envisage no such adverse impact.

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

No value chain partners have been assessed for environmental impacts during the year.

**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:**

We have affiliations with two trade and industry associations as mentioned in the response below in part (b).

- 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.**

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/ National)
1	Delhi Chamber of Commerce	State
2	The Associated Chambers of Commerce and Industry	National

The company sends its representative to seminars related to housing industry, arranged by Confederation of Real Estate Developers' Associations of India (CREDAI) and National Real Estate Development Council (NAREDCO) on a periodic basis.

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

No corrective action was taken or underway on any issues related to anti-competitive conduct by our company, based on adverse orders from regulatory authorities as there were no cases reported on the same.

Name of Authority	Brief of the case	Corrective action taken
NA	NA	NA

#### LEADERSHIP INDICATORS

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

PNB Housing Finance being one of the largest housing finance companies is invited by various governing bodies for views while formulating strategies and policies related to housing finance sector. We do not participate in any form of lobbying.

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
	NA	NA	NA	NA	NA

**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 FY 24**

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
Not Applicable (NA)					

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

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 24 (in ₹)
Not Applicable (NA)						

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

Customers (are part of community) – We have established effective mechanisms to receive and address community grievances. Grievances may be submitted to our registered office or through e mail on the designated e-mail ID ([customercare@pnbhousing.com](mailto:customercare@pnbhousing.com)). Additionally, alternate modes of communication such as phone (Toll free- 1800 120 8800), WhatsApp - +918448198457, and mobile applications are also permitted for registering grievances. Further, grievances can be submitted to in person, through letter or through e-mail. Weblink - <https://www.pnbhousing.com/contact-us>.

Community (CSR interventions) – We value the feedback and concerns of community, and through transparent processes, strives to address them in a fair and equitable manner. All the associated stakeholders of our community projects have the contact details of our CSR team members, can reach and raise their concerns in a structured manner. We also have regional single point of contacts (SPOCs) with whom the community can engage on a continual basis and to get their concerns addressed.

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

We are seeking guidance and exploring ways to categorize sourcing based on the geographic locations and supplier size/ revenue.

	FY24	FY23
Directly sourced from MSMEs/ small producers	NA	NA
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 following locations, as % of total wage cost**

Location	FY24	FY23
Rural	0.3%	0.2%
Semi-urban	0.1%	0.1%
Urban	4.8%	4.8%
Metropolitan	94.8%	94.9%

**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 (NA)	
This section pertains to Social Impact Assessment in compliance with Right to Fair Compensation & Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013. Considering the nature of the business of the Company, this is not applicable.	

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

S. no	State	Aspirational District	Amount Spent (in ₹)
1.	Jharkhand	West Singhbhum and Khunti	₹58,76,189
2.	Haryana	Nuh	₹15,00,000

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

We do not have any preferential procurement policy giving preference to suppliers from marginalized/ vulnerable groups, however we are actively seeking ways to engage and provide the right opportunities/ apt financial solutions to them.

**b. From which marginalized /vulnerable groups do you procure?**

NA

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

NA

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:





S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
	We do not have intellectual properties owned or acquired based on traditional knowledge.			

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.

There are no such corrective actions.

Name of authority	Brief of the Case	Corrective action taken
NA	NA	NA

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
<b>Healthcare</b>			
	 		
1	Strengthening of Public Health centres (PHCs) in Hoskote, Karnataka	47,862	100%
2	Setting up 3 community based sustainable drinking water system in Gurugram, Haryana	50,000	100%
3	Supporting government hospital for sick newborn care unit in Noida, Uttar Pradesh	1,800	100%
4	Making eye care services more accessible by providing Eye Mitra (Bus) free transportation in Telangana	47,061	100%
5	Providing cochlear implant surgeries and sound processors to deaf children in Hyderabad, Telangana	90	100%
6	Supporting 2 outpatient clinics and one mobile clinic for cancer patients in Delhi	24,456	100%
7	Cataract surgery support in Bangalore, Karnataka	7,500	100%
8	Wheelchair support to senior citizens at old age homes in 5 locations	200	100%
9	Medical support for elderly at old age home in Gurugram, Haryana	650	100%
10	AI based smart vision glasses for the visually impaired in Chennai, Tamil Nadu	165	100%
<b>Education</b>			
	 		
1	Supporting 20 government schools with Science, Technology, Engineering, Mathematics (STEM) education via 2 mobile vans	11,394	100%
2	Upgrading 5 Anganwadis to Pehel Smart Anganwadis at Rajkot, Gujarat	421	100%
3	Supporting teaching learning materials at (Kasturba Gandhi Baalika Vidyalaya) KGBV and Samarth Schools in Jharkhand	40,000	100%
4	4 no. Anganwadi renovation at Gurugram, Haryana	837	100%
5	Supporting fencing and gates around childcare homes, Bhimtal, Uttarakhand	120	100%
6	Supporting tribal schools in East Singhbhum and Khunti in Jharkhand	3,240	100%
7	Digital learning at 20 govt schools in Indore and Bhopal, Madhya Pradesh	9,145	100%
8	School renovation project in Mumbai, Maharashtra	3,240	100%
9	Anganwadi renovation in Bangalore, Karnataka	904	100%
10	Specially abled school roof repair in Faridabad, Haryana	200	100%
11	Transportation support to school in Dehradun, Uttarakhand	600	100%



S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
<b>Environment</b>			
 			
1	Plastic waste management project in Mumbai, Maharashtra	1,00,000	100%
2	PNB Housing ki Paathshaala: 21KW Solar electrification of three schools in Nuh, Haryana and Alwar, Rajasthan	1,470	100%
3	Community level solar electrification in 4 villages of Tamil Nadu and Karnataka – 11.21 MWh generated annually	12,000	100%
4	Waste Management project YUWA in Dehradun, Uttarakhand	11,289	100%
5	60 KW Solar Electrification at old age shelter home, Gurugram, Haryana	700	100%
6	Water conservation through borewell recharge in Nashik, Maharashtra	300	100%
7	3000 trees planted in Hyderabad, Telangana	Local Population	100%
8	3000 trees plantation in Chennai, Tamil Nadu	Local Population	100%
9	40KW Solar power plant installation in Rajasthan Mahila Vidyalaya, Udaipur, Rajasthan	2,000	100%
<b>Women Empowerment</b>			
 			
1	New creche created - Panah a day care centre (within the existing hospital setup), Bhubaneswar, Odisha	39	100%
2	Supporting specially abled women with skill development at Mumbai, Hyderabad, Lucknow and Indore	1,269	100%
3	Establishing blended spice production unit, Ajmer, Rajasthan	250	100%
4	Establishing millet cookies production unit, Jaipur, Rajasthan	250	100%
5	Drinking water facility in 3 villages of Udaipur, Rajasthan	3,174	100%
<b>Flagship</b>			
 			
1	Safe accommodation facility for construction workers in Bangalore, Karnataka	100	100%
2	Providing scholarship support to the students of construction workers community	421	100%
3	Supporting 4 mobile medical clinics in Delhi, Mumbai, Chennai and Kolkata	1,57,497	100%
4	Supporting eye screenings and cataract surgeries of construction and migrant workers, Hyderabad	6,042	100%
5	Skill development of dependent women of construction worker community	750	100%
6	Supporting 8 mobile medical clinics in 8 locations	47,010	100%
7	Healthcare support to construction worker community in Bangalore	933	100%
8	Education support for children of construction workers in Gurgaon	144	100%

**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**

We have established effective mechanisms to receive and address community grievances. Grievances may be submitted to us at the registered office or through e mail on the designated e-mail ID ([customer@pnbhousing.com](mailto:customer@pnbhousing.com)). Additionally, alternate modes of communication such as phone (Toll free- 1800 120 8800), WhatsApp - +918448198457, and mobile applications are also permitted for registering grievances. These measures ensure that grievances are received securely and promptly, allowing for appropriate timely redressal.

Web link - <https://www.pnbhousing.com/contact-us>.

The detailed grievance redressal mechanism is prescribed on the website: <https://www.pnbhousing.com/documents/d/guest/corporate%20grievance-redressal-mechanism>

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

State	As a percentage to total turnover
Environmental and social parameters relevant to the product	NA
Safe and responsible usage	NA
Recycling and/or safe disposal	NA

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

Year	FY24			FY23		
	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	5		0	2	
Restrictive trade practices	0	0		0	0	
Unfair trade practices	0	0		0	0	
Others	1618	22		1794	8	

**4. Details of instances of product recalls on accounts of safety issues**

	Number	Reasons for recall
Voluntary recalls	N/A	N/A
Forced recalls	N/A	N/A

**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, we have separate policies for Cyber Security and Digital Personal Data Protection Policy which are both approved by the Board. Digital Personal Data Protection policy is also uploaded on our corporate website at Web Link: [https://www.pnbhousing.com/documents/d/guest/1\\_digital-data-protection-policy](https://www.pnbhousing.com/documents/d/guest/1_digital-data-protection-policy) & <https://www.pnbhousing.com/privacy/>

**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**

There were no cases relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls and hence no corrective actions taken or underway by regulatory authorities on safety of products/ services.

**7. Provide the following information relating to data breaches:****a. Number of instances of data breaches**

There were no instances of data breach during the year.

**b. Percentage of data breaches involving personally identifiable information of customers**

There were no instances of data breach during the year.

**c. Impact, if any, of the data breaches**

There were no instances of data breach during the year.

**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 official website [www.pnbhousing.com](http://www.pnbhousing.com). We also keep informing our customers and other stakeholders through various e-mails about our products and services.

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

We are spreading awareness to customers about safe and responsible usage and also safeguard them from potential risks and consequences of frauds.

The customers are informed through:

- SMS to not to divulge sensitive information to anyone including officials and that PNB HFL does not request for such information,
- E-mail tips for safe online transactions, phishing, vishing alerts & related education.
- Knowledge Centre on website - at <https://www.pnbhousing.com/faqs>

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

We notify our customers through emails and SMS of any possibility of disruption/discontinuation of vital services. The restoration of services are also communicated to customers via SMS. We ensure our customers to be aware of the services we provide so that they may take suitable decisions.

**4. Does the entity 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. Did your entity carry out any survey with regard to 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)**

Yes, we display product information over and above what is mandated as per local laws. Before financing, the features of home loan schemes are communicated to the applicant. We also display product information at each of our branch offices throughout India. Details of product attributes, relevant information on the products and services offered, fees and charges, benchmark interest rates, and other important notifications such as 'Most Important Terms and Conditions', grievance redressal mechanism are available in all offices and on our company's website.