



CAN FIN HOMES LIMITED

Registered Office
No. 29/1, 1st Floor, Sir M N Krishna Rao Road
Near Lalbagh West Gate, Basavanagudi
Bengaluru – 560 004
Tel: 080-48536192; Fax: 26565746
e-mail: compsec@canfinhomes.com
Web: www.canfinhomes.com
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 156/2023
June 26, 2023

ONLINE SUBMISSION

BSE Limited

Corporate Relationship Department
25th Floor, P J Towers
Dalal Street, Fort,
Mumbai – 400 001

BSE Scrip Code: 511196

Dear Sirs,

Sub: Business Responsibility & Sustainability Report for FY 2022-23
Ref: Our letter CFHRO SE CS LODR 154/2023 dated June 26, 2023

The Business Responsibility & Sustainability Report of the Company for FY 2022-23 is attached herewith, pursuant to Regulation 34(1) read with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The aforesaid document is also available on the website of the Company, i.e., www.canfinhomes.com

Thanking you,

Yours faithfully,
For Can Fin Homes Limited

Veena G Kamath
DGM & Company Secretary

Encl: As above.

Annexure- 6

BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT

[Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015]

The present report has been compiled in accordance with the guidelines set forth by the Securities and Exchange Board of India (SEBI) for Business Responsibility and Sustainability Reporting (BRSR). Its principal aim is to demonstrate enhanced transparency regarding the ways in which enterprises generate value by actively contributing to a sustainable economy. The report highlights our unwavering dedication to creating long-term value for our stakeholders while simultaneously promoting sustainable development.

SECTION A: GENERAL DISCLOSURES

1. DETAILS OF THE ENTITY

Serial no.	Particulars	Response
1.	Corporate Identity Number (CIN) of the Entity	L85110KA1987PLC008699
2.	Name of the Entity	CAN FIN HOMES LIMITED
3.	Year of incorporation	1987
4.	Registered office address	No.29/1, 1 st Floor, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru 560004
5.	Corporate address	No.29/1, 1 st Floor, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru 560004
6.	E-mail	compsec@canfinhomes.com development@canfinhomes.com
7.	Telephone	+91-80-48536192
8.	Website	https://www.canfinhomes.com
9.	Financial year for which reporting is being done	Financial year 2022-23 (April 1, 2022 to March 31, 2023)
10.	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited (NSE) and BSE Limited (BSE)
11.	Paid-up Capital	₹ 2,663.31 (in lakh) divided into 133,154,125 equity shares of ₹ 2/- each
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Veena G Kamath DGM & Company Secretary Telephone number - +91-80-48536192 E-mail id -compsec@canfinhomes.com, development@canfinhomes.com
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Disclosures made in this report are on a standalone basis and pertain only to 'Can Fin Homes Limited' unless otherwise specified.

2. PRODUCTS/SERVICES

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

Sl. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Financial Service	To carry on the business of providing long term finance on such terms and conditions as the Company may deem fit, to individuals, Co-operative Societies, Association of Persons, Companies or Corporations, or such other persons or entities for purchase of plots, houses, flats, apartments and/or construction, repair, renovation and/or upgradation of houses, flats or apartments for residential purpose upon such terms and conditions as the Company may think fit and proper	99.71

15. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

Sl. No.	Product/Service	NIC Code	% of total Turnover contributed
1.	Providing housing loans for purchase of ready built house/flat, construction of house, purchase of flat under construction, purchase of site/plot & construction thereon, extension/repairs & renovation/upgradation, commercial real estate. Company also offers non-housing loans including mortgage loans, site/plot loans, loans for commercial properties, loan against rent receivables, top up loans and personal loans.	64192	99.71

3. OPERATIONS

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

Location	Number of plants	Number of offices	Total
National	Not Applicable*	205#	205#
International		0	0

*The Company is a Non-Banking Financial Company - Housing Finance Company (NBFC-HFC) and hence does not undertake any manufacturing activity.

#Includes Pan India presence with 172 branches, 21 Affordable Housing Loan Centres & 12 Satellite Offices as on March 31, 2023; spread across 21 States/Union Territories.

17. Markets served by the entity

a) Number of locations

Locations	Number
National (No. of States)	Pan-India 21 States/ Union Territories
International (No. of Countries)	Nil

b) Contribution of exports:

What is the contribution of exports as a percentage of the total turnover of the entity?	Can Fin Homes does not offer its services to international markets, as a result, this section is not relevant.
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c) Type of Customers

A brief on type of customers

Can Fin Homes aims to cater to all income segments but primarily focuses on the affordable housing segment, which has a high demand for home loans. Approximately 73% of the loan portfolio of Can Fin Homes comprises salaried individuals, while the remaining 27% consists of self-employed and non-professional individuals.

Can Fin Homes offer various schemes and loan options tailored to meet the diverse needs of borrowers in different income segments. The terms and conditions of these loans are determined by the Company based on their assessment of the borrowers' requirements and financial capabilities.

As one of the top players in the housing finance sector, Can Fin Homes provide accessible and affordable housing finance solutions to individuals and entities engaged in residential or non-residential/commercial construction projects.

Housing Loan Approvals to Customers Based on employment in financial year 2022- 23.

Category	Household Income p.a.	Home Loan Approvals in FY23	
		% in Value Terms	% in Number Terms
Economically Weaker Section	< 300000	9.74	30.59
Low Income Group	>300000 - <600000	31.30	35.51
Middle Income Group	>600000 - <1800000	51.80	31.18
High Income Group	>1800000	7.15	2.73
Total		100.00	100.00

Depositors:

Can Fin Homes also has a large number of depositors, which predominantly comprise of retail depositors. As at March 31, 2023, total outstanding deposits stood at ₹ 43500 lakhs and the number of deposit accounts stood at 6787. The Company accepts deposits directly from the public comprising of individual and trust etc.

4. EMPLOYEES

18. Details at the end of the financial year:

a) Employees and workers (including differently abled):

Sl. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
			Employees			
1.	Permanent (D)	811	615	75.8	196	24.2
2.	Other than Permanent (E)	165	108	65.5	57	34.5
3.	Total employees (D + E)	976	723	74.0	253	26.0
			Workers			
1.	Permanent (F)	NIL	NIL	NIL	NIL	NIL
2.	Other than Permanent (G)	NIL	NIL	NIL	NIL	NIL
3.	Total workers (F + G)	NIL	NIL	NIL	NIL	NIL

b) Differently abled Employees and workers

Sl. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
			Differently Abled Employees			
1.	Permanent (D)	3	2	66.66%	1	33.34%
2.	Other than Permanent (E)	-	-	-	-	-
3.	Total employees (D + E)	3	2	66.6%	1	33.34%
			Differently Abled Workers			
1.	Permanent (F)	NIL	NIL	NIL	NIL	NIL
2.	Other than Permanent (G)	NIL	NIL	NIL	NIL	NIL
3.	Total workers (F + G)	NIL	NIL	NIL	NIL	NIL

19. Participation/Inclusion/Representation of women:

Category	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	8*	1	12.5
Key Management Personnel	5**	2	40.0

* Includes Managing Director, Deputy Managing Director and Independent Directors.

** Includes Managing Director & CEO, Deputy Managing Director, General Manager, Chief Financial Office and Company Secretary.

20. Turnover rate for permanent employees and workers:

(Disclose trends for the past 3 years)

Particulars	FY 2022-23 (Turnover rate in current FY)			FY 2021-22 (Turnover rate in previous FY)			FY 2020-21 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
	Permanent Employees	8.75%	2.66%	11.41%	8.85%	2.52%	11.38%	3.18%	1.59%
Permanent Workers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

5. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

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

Sl. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
Nil	Nil	Nil	Nil	Nil

6. CORPORATE SOCIAL RESPONSIBILITY (CSR) DETAILS

22. CSR applicability

Sl. No.	Requirement	Response	
		FY 2021-22	FY 2022-23
1.	Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)	Yes	
2.	Turnover (₹ in Lakhs)	INR 2,74,313.11	INR 19,88,50.71
3.	Net worth (₹ in Lakhs)	INR 3,64,728.12	INR 30,66,62.18

7. TRANSPARENCY AND DISCLOSURES COMPLIANCES

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2022-23 Current Financial Year			FY 2021-22 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes	Nil	Nil	Nil	Nil	Nil	Nil
Investors (other than shareholders)	Yes	Nil	Nil	Nil	Nil	Nil	Nil
Shareholders	Yes	157	4	All 4 pending complaints were redressed during April 2023	200	2	All 2 pending complaints were redressed during April 2022
Employees and workers	Yes	Nil	Nil	Nil	Nil	Nil	Nil
Customers	Yes	1154	30	All 30 pending complaints have were redressed during April 2023	1328	0	No pending grievances as on March 2022
Value Chain Partners	Yes	Nil	Nil	Nil	Nil	Nil	Nil

Some of the policies on the Company's Conduct with its stakeholders, including grievance mechanisms, are placed on the Company's website. The link to grievance redressal mechanism for investors and for consumers <https://www.canfinhomes.com/Grievance.aspx>. The Board has constituted a sub-Committee viz., Stakeholder Relationship Committee for redressal of grievances of its stakeholders. In addition, there are internal policies for redressal of grievances of employees.

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

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

Sl. No.	Material issue identified	Indicate whether risk or opportunity	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or Opportunity (Positive/Negative Implications)
1.	Data Security	Risk	Ensuring data security and customer privacy is critical to protecting customer information from cyber-attacks and data breaches. For a Non Banking Financial Company like Can Fin Homes Limited, the breach of data security and customer privacy can have serious implications for customers, such as identity theft and financial loss. Failure to address	Utilizing advanced technology tools and establishing a 24x7 Security Operation Centre (SOC) to detect and respond to cyber threats. Partnering with secure server providers adhering to data security standards. Implementing a governance framework, information security practices.	Negative: Cost of potential data breaches, including investigation, customer notifications, legal fees and regulatory fines. Operational disruptions, loss of productivity and potential customer Exit. Legal and regulatory consequences, including penalties and investigations.

Sl. No.	Material issue identified	Indicate whether risk or opportunity	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or Opportunity (Positive/Negative Implications)
			this issue may result in reputational damage, financial risks and regulatory non-compliance.		Increased cyber security measures may require additional investments.
2.	Energy Management	Risk	The measurement and management of energy consumption is a crucial material issue for Can Fin Homes that should be prioritized in their sustainability strategies. Failure to address this issue can lead to increased energy costs, environmental impact and regulatory non-compliance.	Can Fin Homes recognize the importance of energy management and is in the process of quantifying energy consumption in terms of units. This includes implementing energy monitoring systems and exploring energy-efficient technologies and practices. By measuring energy consumption, Can Fin Homes can identify areas for improvement and implement strategies to optimize energy usage, reduce costs and minimize environmental impact.	Negative: If energy costs continue to rise, leading to increased operational expenses and reduced profitability. However, implementing energy efficiency measures can result in cost savings and improved financial performance over the long term.
3.	Corporate governance and ethics	Opportunity	Can Fin Homes has established strong corporate governance practices, by adherence to the standards and principles to corporate governance, compliance with statutory and regulatory guidelines, strong internal control systems, risk assessments, providing timely and adequate disclosures of informations, etc. These practices ensure transparency, accountability and ethical conduct throughout the organization.		Positive: Corporate governance and ethics have significant financial implications for Can Fin Homes Limited. Adhering to these principles enhances Can Fin Homes' reputation, attracting more customers and business opportunities. It builds trust among stakeholders, including investors and regulators, providing a competitive advantage and long-term support. Robust governance practices mitigate legal and compliance risks, reducing penalties and ensuring regulatory compliance. This improves access to capital and facilitates funding for growth. Effective governance also drives operational efficiency, cost savings and better financial performance.
4.	Talent Management process	Opportunity	Talent management is crucial for Can Fin Homes as it directly impacts their ability to recruit, develop and retain a skilled workforce that can meet industry demands. Can Fin Homes employ a comprehensive and strategic approach to talent management, prioritizing employee development, diversity and inclusion. The organization invests in training programs, coaching, mentoring and measures and monitors its talent management processes to ensure effectiveness and goal achievement.	-	Positive: Productivity and performance gains: Effective talent management processes lead to improved productivity and performance, resulting in cost savings and revenue growth. Reduced staff turnover: Nurturing talent and providing growth opportunities reduces recruitment and training costs while maintaining an experienced and skilled workforce. Competitive advantage: Strong talent management helps attract and retain top talent, enhancing the organization's competitive advantage.

Sl. No.	Material issue identified	Indicate whether risk or opportunity	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or Opportunity (Positive/Negative Implications)
5.	Employee Engagement, Diversity and Inclusion	Opportunity	Prioritizing employee engagement, diversity and inclusion is essential as it enables organizations to unlock opportunities for innovation, growth and profitability. Failure to address this issue can result in missed chances for enhanced productivity, increased turnover rates, reputation risks, and hindered potential for business success. Can Fin Homes recognise the importance of fostering a corporate culture that encourages open communication, feedback, and embraces diversity and inclusion.	-	<p>Positive:</p> <p>Employee retention: Investing in employee engagement initiatives can result in higher employee retention rates, reducing recruitment and training costs.</p> <p>Productivity: Engaged employees tend to be more motivated and productive, leading to increased efficiency and overall business performance.</p> <p>Innovation and creativity: A diverse and inclusive workforce fosters innovation and creativity, which can drive the development of new products or services, contributing to profitability.</p> <p>Customer satisfaction and loyalty: Embracing diversity and inclusion helps meet diverse customer needs, enhancing customer satisfaction and loyalty, leading to increased revenue.</p> <p>Employer branding and reputation: Establishing a reputation as an inclusive and diverse employer improves employer branding, attracting top talent and contributing to long-term organizational success.</p>
6.	Business model resilience	Opportunity	Business model resilience is crucial for Can Fin Homes to navigate external shocks, market changes, and emerging risks. Failure to address this issue can lead to financial instability, loss of market share, and decreased competitiveness. It is vital for Can Fin Homes to proactively identify potential risks and adapt its business model to ensure resilience in an ever-changing landscape.	<p>At Can Fin Homes Limited, we prioritize business model resilience through the following approaches:</p> <p>Regular risk assessments: We conduct comprehensive risk assessments to identify potential threats and vulnerabilities to our business model.</p> <p>Contingency planning: We develop robust contingency plans to address identified risks and ensure business continuity in adverse situations.</p> <p>Diversification of revenue streams: We actively seek opportunities to diversify our revenue sources, reducing dependency on a single income stream and enhancing overall financial stability.</p> <p>Market monitoring and adaptation: We closely monitor market trends, customer preferences, and industry dynamics to proactively adapt our business model to stay relevant and competitive.</p> <p>Investment in technology and innovation: We continually invest in advanced technologies and innovation to enhance operational efficiency, optimize processes, and stay agile in an ever-evolving business environment.</p>	<p>Positive:</p> <p>Enhanced stability and sustainability: By ensuring business model resilience, Can Fin Homes can minimize financial risks and maintain a stable revenue stream, leading to sustainable growth and profitability.</p> <p>Competitive advantage: A resilient business model enables Can Fin Homes to adapt swiftly to market changes, giving the Can Fin Homes a competitive edge over industry peers.</p> <p>Cost savings: Proactive risk mitigation measures reduce the financial impact of disruptions, mitigating potential losses and associated costs.</p> <p>Improved investor confidence: Demonstrating a robust and adaptable business model enhances investor confidence, attracting potential investors and facilitating access to capital.</p> <p>Business growth potential: A resilient business model positions Can Fin Homes to seize emerging opportunities, enter new markets, and explore innovative revenue streams, driving long-term financial growth.</p>

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.

Sl. No	Disclosure questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes										
1.	a) Whether your entity's policy/ policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	b) Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Particulars of the Policy.	Anti-corruption or anti-bribery policy, Ethical Policy	Supplier Code of Conduct	Health and Safety Policy	Stakeholder Management Policy	Human Rights Policy	Environmental Policy	Policy on Responsible Advocacy	Corporate Social Responsibility Policy	Cyber Security and Data Privacy policy
	c) Web Link of the Policies, if available.	https://www.canfinhomes.com/pdf/Final-BRSR-Policy.pdf								
2.	Whether the entity has translated the policy into procedures. (Yes / No)	Yes, Can Fin Homes has translated the policies into procedures.								
3.	Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes, while Can Fin Homes is committed to ethical and sustainable business practices, it is important to note that not all policies listed apply to our value chain partners. Our policies and practices are restricted to our own operations and do not extend to our partners. Nonetheless, Can Fin Homes ensure its suppliers/contractors comply with the law of the land through contractual clauses and tender terms and conditions.								
4.	Name of the national and international codes /certifications/ labels / standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Can Fin Homes has no national or international codes/certifications/label standards. However, our Can Fin Homes operations adhere to the National Guidelines on Responsible Business Conduct (NGBRC), underscoring its unwavering dedication to ethical business practices.								
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	<p>The Company has set the following targets to achieve effective sustainability:</p> <ul style="list-style-type: none"> a) Housing for All – Can Fin Homes continues to fulfil its mission of granting housing loans to individuals and increasing the housing stock in the Country. b) The Company is gender inclusive and is committed to retain existing and employ more women employees while adhering to standards of merit. c) The Company is committed to the 'Save Green Efforts' and consciously strives to promote environment friendly initiatives. d) The Company is exploring the avenues to finance green homes and make it a part of the portfolio of the Company. e) The Company believes in the enhancement of the employees' performance and tries to provide the best work experience and be recognized as the preferred employer. The Company is committed to improve employee satisfaction, women empowerment, career development and the Company has framed various policies. f) Optimize customer satisfaction to 100% in the ensuing financial years. g) Digital initiatives for customer/ stakeholder interaction through efficient modes of communication. h) Reduction of paper consumption and plastic. i) Opening branches in districts with poor socio-economic conditions. 								

Sl. No	Disclosure questions	P 1	P 2	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	a)	The Credit Linked Subsidy Scheme (CLSS) has benefited a total of 29,579 individuals as of the current year-end. Additionally, 78% of the housing loans sanctioned by the Company during the year were specifically allocated for affordable housing projects.								
		b)	The Company successfully achieves its corporate social responsibility (CSR) targets primarily by concentrating on its identified core focus areas for the reviewed year.								
		c)	In comparison to the previous year, there has been a significant growth of 13.96% in the recruitment of female employees within the Company during the current year.								
Governance, leadership and oversight											
7.	Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements	I am pleased to present our organization's comprehensive Business Responsibility and Sustainability Report, which highlights our commitment to addressing key ESG (Environmental, Social, and Governance) challenges and our progress in this regard. Our Company firmly acknowledges the interconnection between sustainability goals and financial objectives. As such, we have diligently integrated environmental, social, and governance considerations into our business decisions and daily operations. This adherence to ESG integration is a testament to our belief that responsible and sustainable practices are vital for the long-term success of our business and the well-being of our stakeholders and the wider community.									
8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies).	Mr. Suresh S Iyer, Managing Director & CEO, holds the highest authority for implementing and overseeing the Company's business responsibility policies.									
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 responsibility for making decisions on all matters pertaining to sustainability issues has been delegated to the Risk Management Committee. The Committee is tasked with supervising the formulation and execution of policies, procedures, and initiatives related to sustainability, encompassing various areas such as the management of the Company's environmental impact, social responsibility, and governance practices. The Risk Management Committee comprises of:									
		Name			Position on the Committee			Designation			
		Debashish Mukherjee			Chairman			Non-Executive Promoter Director			
		Shubhalakshmi Panse			Member			Non-Executive Independent Director			
		Anup Sankar Bhattacharya			Member			Non-Executive Independent Director			
		Suresh Srinivasan Iyer			Member			Managing Director & CEO			
		Ajay Kumar Singh			Member			Deputy Managing Director			
		Sudhakar B M			Member			Deputy General Manager			
		Uthaya Kumar A			Member			Chief Risk Officer			
		R Madhu Kumar			Member			Chief Compliance Officer			

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
	Performance against above policies and follow up action	The performance evaluation of the policies mentioned above and the subsequent actions were reviewed by the respective Committees of the Board.									Annually and as & when required							
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Can Fin Homes has diligently maintained strict adherence to all statutory obligations, thereby demonstrating complete compliance. The Board has conducted a comprehensive review of the Company's operations and has confirmed the absence of any instances of non-compliance.									Monthly								

11. Independent assessment/ evaluation of the working of its policies by an external agency:

	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
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.	<p>Yes, all the policies are evaluated internally, and such policies are developed as a result of detailed consultations and research on the best practices adopted by the organisations across the industry.</p> <p>Further, J. Sundharesan & Associates, specialising in Compliance, Governance and Sustainability advisory has provided a 'limited assurance' on certain Identified Sustainability Indicators based on NGBRC.</p>								

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

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

Note: This particular section is deemed inapplicable to the Company as the Company's enlisted policies comprehensively cover all aspects as required under each of the 9 principles.

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

PRINCIPLE

1

BUSINESSES SHOULD CONDUCT AND GOVERN THEMSELVES WITH INTEGRITY, AND IN A MANNER THAT IS ETHICAL, TRANSPARENT AND ACCOUNTABLE



A) ESSENTIAL INDICATORS:

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

Segment	Total number of training and awareness programmes held	Topics/ principles covered under the training and its impact	% of persons in respective category covered by the awareness programmes
Board of Directors	1	Familiarization Programmes provided to all Directors.	100%
Key Managerial Personnel	1	The training covered all the principles of BRSR.	100%
Employees other than BOD and KMP's	325	(i) Steps Involved in Processing of Loan Application (Due diligence from Enquiry stage to Disbursement Stage). II. Human Rights and HR Policies of the Company. II. Significance of Proper Due diligence in Loan Documentation & Compliance to KYC/AML/PMLA. III. Grievance Redressal Mechanism & Customer Service. (ii) "(I) Credit Appraisal System – with special emphasis on Role of Personal Discussion & Steps involved in Processing of Loan Application (iii) (II) Legal Appraisal - with special emphasis to LSR, KYC/AML/ PMLA & Due-Diligence and Loan Documentation." (iv) Health and Safety (v) Fire Safety, Active Supervision (vi) Human Rights (vii) Product Quality	100%
Workers	NA	NA	NA

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format:

MONETARY					
Particulars	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	None	NIL	NIL	NIL	None
Settlement	None	NIL	NIL	NIL	None
Compounding fee	None	NIL	NIL	NIL	None

NON-MONETARY					
Particulars	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)	
Imprisonment	None	NIL	NIL	NA	
Punishment	None	NIL	NIL	NA	

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

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

This section is not applicable to the Company.

4. Anti-corruption or Anti-bribery policy:

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

Can Fin Homes has implemented a comprehensive anti-corruption and anti-bribery policy with detailed guidelines and procedures to prevent and address instances of corruption and bribery. The policy is effectively communicated to all stakeholders and employees, fostering awareness and understanding. Regular training sessions and monitoring mechanisms ensure strict adherence to the policy throughout the organization.

The policy includes provisions for reporting suspected incidents of corruption or bribery, supported by a robust reporting and investigation framework. Consequences for non-compliance are outlined, emphasizing the significance of ethical conduct and accountability.

For more information and access to the policy, please visit the following web link:-

https://www.canfinhomes.com/pdf/BRSR_Policy_for_FY_2023-24.pdf

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

	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

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

	FY 2022-23 (Current Financial Year)		FY 2021-22 (Previous Financial year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	Nil	Nil	Nil
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	Nil	Nil	Nil

7. Corrective Actions:

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	Not Applicable
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LEADERSHIP INDICATORS:

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

Total number of awareness programmes held	Topics / principles covered under the training	Percentage of value chain partners covered (by value of business done with such partners) under the awareness programmes
	Nil	

2. Management of conflict of Interest:

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	Can Fin Homes obtain yearly declarations from its Board members and Key Management Personnel (KMPs) concerning their interests in other entities. This practice ensures that all necessary approvals, as mandated by relevant statutes and the Company's policies, are obtained prior to engaging in any transactions with such entities or individuals.
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PRINCIPLE 2

BUSINESSES SHOULD PROVIDE GOODS AND SERVICES IN A MANNER THAT IS SUSTAINABLE AND SAFE



A) ESSENTIAL INDICATORS:

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

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

Can Fin Homes intend to continue identifying and acting on opportunities to reduce its impact on the environment. It has consistently invested in technology, built a robust digital environment in the organization and has reduced the use of paper over time. Further, the Company also has incurred expenses for installing the solar power units in some of its branches.

Ramp is available at the Registered office and the Company is ascertaining the requirement of ramp in other locations.

Considering the nature of operations, the relevance of this particular section primarily applies to the information technology (IT) capital expenditures. Our processes are largely system driven. The investments made in technology and software licenses enable us to establish a system that is capable of processing loans with a swift turnaround time.

- Sustainable sourcing:

Does the entity have procedures in place for sustainable sourcing? (Yes/ No)	<p>As a Housing Finance Company, our primary focus is to provide financial assistance to individuals seeking to purchase or build their own homes. At the corporate level, our resource consumption is primarily directed towards running our operations while maintaining optimal efficiency.</p> <p>Nevertheless, we acknowledge the significance of sustainable sourcing and have made a commitment to integrate it into our operations. To fulfil this commitment, we have implemented procedures to ensure that our sourcing practices align with sustainability principles. Additionally, we closely monitor our energy consumption and waste generation as part of our sustainability roadmap.</p> <p>Currently, over 5% of our offices throughout India are powered by solar energy, and in the coming years, we plan to further increase our reliance on renewable energy sources while reducing our dependence on non-renewable sources. By adopting this approach, we aim to not only benefit our customers but also make a positive impact on the communities we serve.</p> <p>We recognize the importance of responsible resource utilization and are dedicated to being environmentally responsible.</p>
If yes, what percentage of inputs were sourced sustainably?	This section is not applicable to the Company as it is a service-based industry.

3. Processes in place to reclaim products for reuse, recycle and safe disposal of products at the end of life:

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.	Can Fin Homes being a Housing Finance Company, does not engage in the manufacturing of any products. Therefore, this section is not relevant to the operations of the Company.
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4. Extended Producer Responsibility (EPR) plan:

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.	Can Fin Homes being a Housing Finance Company, does not engage in the manufacturing of any products. Therefore, this section is not relevant to the operations of the Company.
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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?

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.
64192	Housing Finance	98.71%	As detailed below*	-	-

* Can Fin Homes main operational focus is on providing housing finance. The loan cycle follows a sequential process that includes activities such as loan sourcing, approval, disbursement and loan servicing.

a) Sourcing of loan:

Customers can apply for our loan schemes either directly or through our channel partners. Transactions can be conducted either through physical means or conveniently through our electronic portal.

b) Loan Processing:

On receipt of housing loan applications, the proposals are processed by the branches and the Central Credit Processing Center (CCPC) with a quick turnaround time (TAT) to facilitate the customers. Due diligence is carried out by following sound appraisal practices with regard to the background [including KYC (Know Your Customer)] of the applicants and their legal, technical, field and other verification.

c) Onboarding:

On completion of the formalities of verification of the customer, the customer is on boarded.

d) Disbursement:

Once the loan is approved, the disbursement process commences, which involves verifying the necessary documents and executing the required paperwork.

e) Repayment/Collections & Closure:

We have established a strong and multi-tiered collections management system that incorporates specific collection actions for each level of default severity. Our collection process follows a structured approach, utilizing reminders sent via text messages and automated calls to ensure our customers are aware of their payment schedules and maintain sufficient balances in their accounts by the due date.

Upon full repayment or prepayment of the loan, the original or copy of the title documents for the property, along with any additional documents obtained during the legal process, are released and delivered to the customer. A mortgage release letter is provided, confirming that all outstanding dues related to the loan have been completely repaid.

f) Grievance Redressal Mechanism:

Can Fin Homes has implemented a complaint management system in accordance with its Grievance Redressal policy, which enables the recording and resolution of customer grievances and feedback. This system plays a vital role in maintaining standardized procedures and improving service quality. The Grievance Redressal department diligently ensures prompt resolutions, provides suitable responses and fulfils customer requirements.

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

Name of Product / Service	Description of the risk / concern	Action Taken
Not applicable		

This section is not applicable to the Company.

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):

Name of Product / Service	Recycled or re-used input material to total material	
	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
NIL		

This section is not applicable to the Company.

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:

	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
E-waste	Nil	Nil	Nil	Nil	Nil	Nil
Hazardous waste	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Other waste	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

This section is not applicable to the Company.

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
NIL	

This section is not applicable to the Company.

PRINCIPLE

3

BUSINESSES SHOULD RESPECT AND PROMOTE THE WELL-BEING OF ALL EMPLOYEES, INCLUDING THOSE IN THEIR VALUE CHAINS



A) 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)	No. (D)	% (D/A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent employees											
Male	615	615	100	615	100	-	-	-	-	-	-
Female	196	196	100	196	100	196	100	-	-	-	-
Total	811	811	100	811	100	196	23.9				
Other than Permanent employees											
Male	108	-	-	-	-	-	-	-	-	-	-
Female	57	-	-	-	-	57	100	-	-	-	-
Total	165	-	-	-	-	57	34.5	-	-	-	-

B) Details of measures for the well-being of workers: Not Applicable

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)
Permanent workers											
Male	NIL	NA	NIL	NA	NIL	NA	NIL	NA	NIL	NA	NIL
Female	NIL	NA	NIL	NA	NIL	NA	NIL	NA	NIL	NA	NIL
Total	NIL	NA	NIL	NA	NIL	NA	NIL	NA	NIL	NA	NIL
Other than Permanent workers											
Male	NIL	NA	NIL	NA	NIL	NA	NIL	NA	NIL	NA	NIL
Female	NIL	NA	NIL	NA	NIL	NA	NIL	NA	NIL	NA	NIL
Total	NIL	NA	NIL	NA	NIL	NA	NIL	NA	NIL	NA	NIL

2. Details of retirement benefits, for Current FY and Previous Financial Year:

Benefits	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
Provident Fund	100	-	Y	100	-	Y
Gratuity	100	-	Y	100	-	Y
Employees State Insurance	16.9	-	Y	9.09	-	Y
*Others please specify	100	-	N.A.	100	-	N.A.

*Leave encashment benefit (Privilege leave) on superannuation is applicable to retiring employees.

3. Accessibility of workplaces:

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.	Yes, The Registered Office of the Company and some of the branches are accessible to differently abled employees. To better meet and manage the mobility requirements of those with impairments, the staff is consulted.
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4. Equal Opportunity Policy:

Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.	Yes. The Company has implemented an equal opportunity policy that includes provisions and establishes a framework dedicated to empowering individuals with disabilities. The policy can be accessed through the below link: https://www.canfinhomes.com/pdf/BRSR_Policy_for_FY_2023-24.pdf
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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	-	-	NA	NA
Female	100%	100%	NA	NA
Total	100%	100%	NA	NA

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

Case Details	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	Not Applicable
Other than Permanent Workers	Not Applicable
Permanent Employees	Yes, employees can send their grievances, if any, to the Human Resources Management (HRM) email id (hrm@canfinhomes.com).
Other than Permanent Employees	There is a dedicated team to address/redress the same.

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

Category	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
	Total Permanent Employees	811	0	-	909	0
Male	615	0	-	684	0	-
Female	196	0	-	225	0	-
Total Permanent Workers	NIL	NIL	NIL	NIL	NIL	NIL
Male	NIL	NIL	NIL	NIL	NIL	NIL
Female	NIL	NIL	NIL	NIL	NIL	NIL

8. Details of training given to employees and workers:

Category	FY 2022-23 (Current Financial Year)					FY 2021-22 (Previous Financial Year)				
	Total (A)	On Health and safety		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Male	615	-	-	231	37.5	684	-	-	337	49
Female	196	135	68.8	107	54.5	225	-	-	109	48
Total	811	135	16.6	338	41.6	909	-	-	446	49
Workers										
Male	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Female	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

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

	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
	Employees					
Male	Nil	Nil	NIL	Nil	Nil	Nil
Female	Nil	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil	Nil
Workers						
Male	Nil	Nil	Nil	Nil	Nil	Nil
Female	Nil	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil	Nil

10. Health and safety management system:

Sl. no	Particulars	Response
a)	Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?	Due to the inherent nature of the business, there are no occupational health and safety risks associated with the work. Can Fin Homes remains committed to prioritizing employee well-being and psychological health.
b)	What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?	Not applicable, since Can Fin Homes is engaged in providing services, there are no work-related risks or hazards involved.
c)	Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)	Not applicable.
d)	Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)	Yes, the employees have access to non- occupational medical and healthcare Services. Can Fin Homes has provided General Medical Checkup, Medical Reimbursement and intends to make annual medical checkup compulsory for all employees.

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

Safety Incident/Number	Category	FY 2022-23	FY 2021-22
		(Current Financial Year)	(Previous Financial Year)
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
	Workers	0	0
Total recordable work-related injuries	Employees	0	0
	Workers	0	0
No. of fatalities	Employees	0	0
	Workers	0	0
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	0	0

12. Measures to ensure a safe and healthy workplace:

Describe the measures taken by the entity to ensure a safe and healthy workplace.	Can Fin Homes places significant emphasis on upholding a secure and healthy working environment for its entire workforce. To support this objective, Can Fin Homes has implemented a Health and Support Wellness program that provides a variety of trustworthy resources. Furthermore, our workplace undergoes regular evaluations and assessments to guarantee compliance with the most stringent safety and health standards.
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13. Number of Complaints on the following made by employees and workers:

Benefits	FY (2022-23) Current Financial Year			FY (2021-22) Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	Nil	Nil	Nil	Nil
Health & Safety	Nil	Nil	Nil	Nil	Nil	Nil

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	-
Working Conditions	100% branch visits by Cluster Heads & Inspecting Officers of Risk Based Internal Audit Dept.

15. Corrective Actions:

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 have been no safety incidents, and no corrective action is necessary because the Company only provides financial services and is not engaged in the manufacturing process.
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LEADERSHIP INDICATORS:

- 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.
Can Fin Homes has a policy covering death of the employees. Benefits like provident fund, gratuity and Privilege leave encashment are settled on a priority basis.
- Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.**

The Can Fin Homes guarantees the deduction and remittance of applicable taxes related to its transactions in compliance with current regulations. This process is thoroughly reviewed during both internal and statutory audits.
- 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:

Benefits	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Employees				
Workers				

Not Applicable

- 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)**

Can Fin Homes has not undertaken any retrenchment of employees owing to the business exigencies or employees not having the requisite skill to do the required job, as it believes in hiring well qualified talent on merit and continuously upskilling the work force to align with the changing business environment.

5. Details on assessment of value chain partners:

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

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.

NIL

PRINCIPLE

4

BUSINESSES SHOULD RESPECT THE INTERESTS OF AND BE RESPONSIVE TO ALL ITS STAKEHOLDERS



A) ESSENTIAL INDICATORS:

1. Identification of stakeholders group:

Describe the processes for identifying key stakeholder groups of the entity

Can Fin Homes has formulated a Stakeholder Engagement Framework to identify and engage with stakeholders. Adhering to this framework, the stakeholder identification process at Can Fin encompasses the following stages:

- a. The evaluation of business processes and identification of all relevant and affected groups for each process.
- b. Categorization of stakeholders into homogeneous groups based on their relevance to the Company or the significance of their stake.
- c. Recognition of priority groups within each category.

The above process helps in the identification of stakeholders;

- a. who relies directly or indirectly on its activities, products or services and are impacted by its performance or those upon whom Can Fin depends on to carry out its operations; or
 - b. Individuals or entities to whom it currently entrusts, or may entrust in future, legal, commercial, operational, or ethical /moral responsibilities;
- or
- c. who possesses the ability to influence or impact Can Fin's strategic or operational decision-making.

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
Shareholders	No	General meetings, Shareholder Letters and Reports, Website of the Company, Press Releases, Emails and Media Announcements	Quarterly, semi-annual, or annual basis and ongoing basis wherever necessary	<ol style="list-style-type: none"> 1. Financial Performance 2. Strategic Initiatives 3. Governance and Risk Management 4. Dividends and Capital Allocation 5. Regulatory Environment 6. Sustainability and Corporate Social Responsibility (CSR) 7. Shareholder Rights and Communication Risk and Crisis Management

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
Board of Directors	No	Emails, Board Meetings, Board Committees, Executive Sessions, Written Communications, Board Retreats or Strategy Sessions, Individual Director Communication and Board Portal or Secure Online Platforms	Ongoing	<ol style="list-style-type: none"> 1. Strategic Direction 2. Financial Performance 3. Risk Management 4. Corporate Governance 5. Regulatory Compliance 6. Internal Controls and Audit 7. Stakeholder Relationships Board Effectiveness
Sponsor Banks	No	Email, Regular Meetings, Reporting Requirements	Ongoing	<ol style="list-style-type: none"> 1. Funding and Capital Support 2. Relationship Management 3. Risk Management 4. Business Strategy and Market Outlook 5. Regulatory and Compliance Matters 6. Financial Performance and Reporting Strategic Alignment and Governance
Consumers	No	Branch offices of the Company, Website of the Company, Emails, Surveys and Feedback Mechanisms	Ongoing	<ol style="list-style-type: none"> 1. Product Information and Education 2. Application and Approval Process 3. Financial Counselling and Guidance 4. Customer Service and Support 5. Account Management and Updates 6. Consumer Protection and Dispute Resolution <ul style="list-style-type: none"> • Financial Literacy and Education
Media	No	E-mails, Press Releases, Media Conferences or Press Briefings, Company websites.	Quarterly	<ol style="list-style-type: none"> 1. Company News and Announcements 2. Financial Performance and Reporting 3. Regulatory and Legal Matters 4. Corporate Social Responsibility (CSR) Initiatives <ul style="list-style-type: none"> • Crisis Management and Reputation Protection
Regulators	No	Regulatory Meetings, Written Correspondence, Regulatory Portals and Online Platforms, Regulatory Reporting Systems, Regulatory Helpdesks, Industry Associations and Regulatory Consultations	Need based	<ol style="list-style-type: none"> 1. Compliance Updates and Reporting 2. Regulatory Changes and Impact 3. Licensing and Approvals <p>Risk Management and Governance</p>
Research Analysts	No	Analyst Briefings, Emails, Research Reports and Publications, Analyst Surveys and Feedback, Company Presentations, Regulatory Disclosures	Ongoing	<ol style="list-style-type: none"> 1. Information Sharing 2. Financial Performance and Outlook 3. Strategic Initiatives and Investments 4. Risk Management and Regulatory Compliance 5. Industry Insights and Market Trends <p>Analysts' Questions and Concerns</p>

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
Community	Yes	Company's Website, Community Surveys and Feedback Mechanisms, Branch Offices	Need based	1. Affordable Housing Initiatives 2. Environmental Sustainability Community Feedback and Concerns
Peer Companies	No	Industry Conferences and Events, Trade Associations, Business Networks and Consortiums, Research Reports and Analyst Coverage	Need based	1. Industry Insights and Best Practices 2. Technology and Innovation 3. Market Dynamics and Competitive Landscape
Employees	No	In-Person Meetings, Email Communication, Intranet or Internal Company Website, Training Programs and Workshops	Ongoing	1. Communication of Company Goals and Strategy 2. Employee Feedback and Input 3. Performance Management and Recognition 4. Training and Development Employee Well-being and Work-Life Balance
Deposit Agents	No	E-mail, SMS, meetings, Webinars or Training Sessions, meetings	Need based/ On going	1. Onboarding and Training 2. Regulatory Compliance 3. Deposit Products and Services 4. Operational Processes and Procedures 5. Performance Monitoring and Reporting 6. Customer Service and Issue Resolution Relationship Building and Engagement regulatory requirement
Direct Selling Agents	No	Meetings, SMS, E-mail, Webinars or Online Training Sessions	On going	1. Product Knowledge and Training 2. Sales Techniques and Strategies 3. Marketing Support and Materials 4. Performance Monitoring and Incentives 5. Compliance and Regulatory Requirements 6. Communication and Feedback Training and Development Opportunities
Recovery Agents	No	Phone calls, Emails, letters, Training Programs and Workshops, Meetings, Documentation	Ongoing	1. Training and Guidance 2. Account Updates and Information Sharing 3. Strategy Development and Alignment 4. Compliance with Legal and Ethical Standards 5. Performance Evaluation and Feedback 6. Communication and Coordination Escalation and Dispute Resolution
Registrar and Transfer Agents	No	Email, meeting, Phone Calls, Reporting and Documentation, Helpdesk or Support Desk	On going	1. Record-keeping and Maintenance 2. Regulatory Compliance 3. Transfer of Securities or Ownership Interests Reporting and Documentation

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
Auditors and Consultants	No	Meetings, Email Phone calls, Video Conferencing, Documentation	Ongoing	<ol style="list-style-type: none"> 1. Financial Audit 2. Compliance Audit 3. Internal Audit 4. Consultancy Services 5. Performance Evaluation 6. Risk Assessment Fraud Detection and Prevention
Insurance partners	No	E-mail, SMS, meetings	On going	<ol style="list-style-type: none"> 1. Product Training and Support 2. Sales and Marketing Collaboration 3. Commission and Compensation 4. Claims Processing and Customer Service Compliance and Regulatory Support
Suppliers/ Vendors	No	Email, Phone Calls, Meetings	Ongoing	<ol style="list-style-type: none"> 1. Sourcing and Procurement 2. Supplier/Vendor Performance Evaluation 3. Contract Management 4. Issue Resolution Communication and Feedback
Stock Exchange and Depository Participants like NSDL and CDSL	No	Email, Phone Calls, Meetings, Online portal, Written Correspondence, Regulatory Filings, Webinar	Need based and quarterly	<ol style="list-style-type: none"> 1. Listing Compliance 2. Trading and Settlement 3. Corporate Actions 4. Compliance with Regulatory Requirements 5. Investor Relations Regulatory Updates and Guidance
Trustees (Debenture and Deposit)	No	Email, Phone calls, Meetings, Written Correspondence, Legal Counsels or Advisors	Need-based	<ol style="list-style-type: none"> 1. Trust Administration 2. Reporting and Disclosure 3. Compliance Monitoring 4. Trustee Consent and Approval 5. Investor Communications Trustee Meetings
Arrangers	No	Email, Phone Calls, Meetings	Ongoing	Co-ordination with investors
Premises Owners	No	Email, Phone Calls, Meetings	Ongoing	<ol style="list-style-type: none"> 1. Lease Management 2. Property Maintenance and Repairs Financial Matters

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. | Can Fin Homes actively promote ongoing and proactive engagement with its stakeholders to enhance the communication of its strategies and performance. Sustained interactions aid in aligning expectations and enable Can Fin Homes to deliver improved services to its stakeholders. The Board remains well-informed about various developments, and feedback on these matters is actively sought from directors. |
| 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, suggestions received from the stakeholder's are given due consideration and implemented if found suitable. |
| 3. | Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups. | <p>a. Affordable housing initiative:
Can Fin Homes has taken initiatives to promote and finance affordable housing projects. This will greatly benefit the vulnerable or marginalized communities of the society by addressing their housing needs and improve their overall living conditions.</p> <p>b. Collaborations with NGOs and community organizations:
The Company has collaborated with non-governmental organizations (NGOs) and community-based organizations to better understand the concerns and needs of vulnerable or marginalized groups. These partnerships have facilitated the targeted outreach, education, and assistance programs.</p> <p>c. Sensitization and training programs:
The Company conducts sensitization and training programs for its employees to create awareness and understanding of the challenges faced by vulnerable or marginalized stakeholder groups. This helps to foster a more empathetic and inclusive approach when dealing with these customers.</p> <p>d. Complaint redressal mechanisms:
The Company has established robust and accessible complaint redressal mechanisms to address any grievances or concerns raised by vulnerable or marginalized stakeholder groups. This ensures that their voices are heard and appropriate actions are taken to resolve their issues.</p> <p>e. Regular stakeholder engagement:
Regularly engaging with vulnerable or marginalized stakeholder groups through surveys, focus groups, or community meetings provides valuable insights into their specific needs and concerns. This feedback can inform the Company's decision-making processes and help tailor our services accordingly.</p> |

PRINCIPLE 5

BUSINESS SHOULD RESPECT AND PROMOTE HUMAN RIGHTS



A) ESSENTIAL INDICATORS:

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

Category	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees						
Permanent	811	199	24.5%	799	365	46%
Other than permanent	165	139	84.2%	110	86	78%
Total Employees	976	338	34.6%	909	451	50%
Workers						
Permanent	NIL	NIL	NIL	NIL	NIL	NIL
Other than permanent	NIL	NIL	NIL	NIL	NIL	NIL
Total Workers	NIL	NIL	NIL	NIL	NIL	NIL

2. Details of minimum wages paid to employees and workers, in the following format:

Category	FY 2022-23 (Current Financial Year)					FY 2021-22 (Previous Financial Year)				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	811	0	-	811	100%	799	0	-	799	100%
Male	615	0	-	615	100%	599	0	-	599	100%
Female	196	0	-	196	100%	200	0	-	200	100%
Other than Permanent	165	0	-	165	100%	110	0	-	110	100%
Male	108	0	-	108	100%	85	0	-	85	100%
Female	57	0	-	57	100%	25	0	-	25	100%
Workers										
Permanent	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Male	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Female	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Other than Permanent	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Male	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Female	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

3. Details of remuneration/salary/wages, in the following format:

Category	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	2	₹ 15,65,295	-	-
Key Managerial Personnel	1	₹ 3,40,667/-	2	₹ 2,42,097/-
Employees other than BoD and KMP	617	₹.68,142/-	196	₹ 40,752/-
Workers	Not applicable	Not applicable	Not applicable	Not applicable

4. Focal point for addressing human rights:

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)

Yes. The human resource function falls under the supervision of the General Manager within the Company. Furthermore, the Executive Directors hold the responsibility of addressing any human rights issues that may be caused or contributed by the business.

By conducting regular assessments and engaging with stakeholders, the team diligently strives to identify and mitigate any adverse effects on human rights while promoting exemplary practices throughout the Company. We take pride in having such a dedicated team and remain steadfast in our commitment to uphold the stringent standards of human rights protection in all our operations.

The Company maintains a zero-tolerance policy towards workplace sexual harassment and fully complies with the provisions outlined in the 'Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013', including the establishment of an Internal Complaints Committee.

5. Internal mechanisms in place to redress grievances related to human rights issues:

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

Can Fin Homes conduct its business in a manner that upholds the rights and dignity of all individuals, ensuring compliance with all applicable legal requirements. Moreover, all individuals or institutions affected by the Company's operations are granted access to a grievance redressal mechanism.

Can Fin Homes has implemented reporting channels for its employees, customers, suppliers and other stakeholders to express concerns or make disclosures in the event of actual or potential violations of the Company Code, policies or laws, including instances of human rights violations. Additionally, the Company has established a Whistle Blower Mechanism to facilitate such reporting.

Can Fin Homes has established committees and policies dedicated to address grievances and complaints pertaining to human rights matters. All relevant details regarding these committees and policies are made available on the Company's intranet platform.

Can Fin Homes has established a comprehensive policy framework aimed at preventing human rights abuses and provides training and resources to all employees to foster a culture of respect and inclusivity. Additionally, the Company conducts regular assessments and audits of its operations to ensure adherence to these policies and to identify opportunities for enhancement.

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

Category	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Sexual Harassment	Nil	Nil	Nil	Nil	Nil	Nil
Discrimination at workplace	Nil	Nil	Nil	Nil	Nil	Nil
Child Labour	Nil	Nil	Nil	Nil	Nil	Nil
Forced Labour/Involuntary Labour	Nil	Nil	Nil	Nil	Nil	Nil
Wages	Nil	Nil	Nil	Nil	Nil	Nil
Other human rights related issues	Nil	Nil	Nil	Nil	Nil	Nil

7. Prevention of discrimination and harassment cases:

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

Can Fin Homes is dedicated to maintain a harassment-free workplace, including a zero-tolerance policy towards any form of sexual harassment. The Company actively promotes the reporting of harassment concerns and promptly addresses complaints, if any, related to harassment or any unwelcome, offensive behaviour.

The Committee has been established to investigate any complaints of sexual harassment and make suitable recommendations for necessary action, if required. Regular awareness and training sessions are conducted to ensure that employees are well-informed about the different aspects of sexual harassment and the available redressal mechanism. The Annual Report of the Company for the year 2022-23 includes pertinent disclosures regarding sexual harassment complaints, if any, received and the subsequent resolutions.

Can Fin Homes uphold an Equal Opportunity policy and remains dedicated to treating all employees and job applicants with fairness and equality. Discrimination or harassment based on gender, race, religion, age or any other protected characteristic is strictly prohibited and not tolerated.

8. Human rights requirements forming part of your business agreements and contracts:

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

Considering the nature of the operations, the scope of human rights requirements within our business agreements and contracts is comparatively less. It is important to note that there is no specific policy solely focused on Human Rights

9. Assessments for the year:

Category	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	
Forced/involuntary labour	
Sexual harassment	100%
Discrimination at workplace	
Wages	
Others – please specify	

10. Corrective Actions to address significant risks / concerns arising from the assessments:

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

There are no significant risks / concerns arising from the assessments at Question 9 above, which entail any corrective actions.

LEADERSHIP INDICATORS:

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

The Can Fin Code of Conduct, approved by the Board, applies to Directors, senior management and employees of the Company. This comprehensive Code encompasses Can Fin Homes' commitment to various human rights aspects, including the promotion of self-respect and human dignity, eradication of child labour, establishment of a gender-friendly workplace, ethical engagements with suppliers and customers, prioritization of health and safety, creation of a conducive and healthy environment, transparency, anti-bribery and anti-corruption measures and exemplary personal conduct. Any breach of the Code by employees, subjects them to disciplinary action. Can Fin Homes has established mechanisms to address human rights grievances and complaints from all internal stakeholders.

Can Fin Homes conducts regular training programs to sensitize its employees about the Code of Conduct.

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

Nil

3. Is the premise/office of the entity accessible to differently abled visitors:

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?

The Registered Office of Can Fin Homes and some of the branches are accessible to differently abled employees. Some of its branches are located in commercial premises which are not on the ground floor, are accessible by elevators.

4. Details on assessment of value chain partners:

Category	% of value chain partners (by value of business done with such partners) that were assessed
Child labour	
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	Nil
Wages	
Others – please specify	

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

There were no significant risks /concerns arising from the assessment at Question 4 above, which entail, any corrective actions.

PRINCIPLE 6

BUSINESSES SHOULD RESPECT AND MAKE EFFORTS TO PROTECT AND RESTORE THE ENVIRONMENT



A) ESSENTIAL INDICATORS:

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Total electricity consumption (A)	INR 1,53,78,773.00	INR 1,42,64,120
Total fuel consumption (B)	INR 72,54,913.00	INR 61,90,119
Energy consumption through other sources (C)	Nil	Nil
Total energy consumption (A+B+C)	INR 2,26,33,686	INR 2,04,54,239
Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees)	Not available, please refer the below note**	Not available, please refer the below note**

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.

- The Company has not conducted any independent assessment/ evaluation by an external agency.

** During the financial year under review, Can Fin Homes encountered difficulty in quantifying its electricity and fuel consumption in terms of units. Nonetheless, we have diligently maintained precise records of the expenses incurred on energy consumption during this duration.

We further wish to inform you that the expenditure data cannot be converted from Rupees to respective units due to the varying tariffs of electricity per KVH and fuel per litre in different states. Furthermore, some of our branches function on a lease and rental basis, and thus receive shared billed amounts instead of units.

2. Designated Consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India:

No, the Company has not been identified as Designated Consumers (DCs) under the PAT scheme of the Government of India.

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

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	Nil	Nil
(ii) Groundwater	Nil	Nil
(iii) Third party water	Nil	Nil
(iv) Seawater / desalinated water	Nil	Nil
(v) Others	Nil	Nil
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	Nil	Nil
Total volume of water consumption (in kilolitres)	Nil	Nil
Water intensity per rupee of turnover (Water consumed / turnover)	Nil	Nil
Water intensity (optional) – the relevant metric may be selected by the entity	Nil*	Nil*

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.

- The Company has not conducted any independent assessment/ evaluation by an external agency.

*During the financial years under review, the Can Fin Homes encountered difficulty in quantifying its water consumption in terms of units. Considering the fact that Can Fin Homes is not into manufacturing / factory related activities the water consumption is restricted to individual /personal usages of employees only. Water is not consumed for any commercial operations.

4. Mechanism for Zero Liquid Discharge:

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

Considering the nature of the Business, our operating locations do not presently have any mandate for the adoption of a Zero Liquid Discharge mechanism. Nevertheless, as a socially responsible institution, we strive to minimize water usage to the best of our abilities.

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

Parameter	Please specify unit	FY 2022-23	FY 2021-22
NOx	NIL	NIL	NIL
SOx	NIL	NIL	NIL
Particulate matter (PM)	NIL	NIL	NIL
Persistent organic pollutants (POP)	NIL	NIL	NIL
Volatile organic compounds (VOC)	NIL	NIL	NIL
Hazardous air pollutants (HAP)	NIL	NIL	NIL
Others – please specify	NIL	NIL	NIL

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.

- The Company has not conducted any independent assessment/ evaluation by an external agency.
The operations of Can Fin Homes primarily involve indoor activities that are not related to industrial processes, which are typically associated with significant air emissions. Therefore, the level of air emissions from our operations is considerably low. Additionally, as a responsible corporate citizen, we adopt environmentally conscious practices and comply with all applicable regulations to further minimize any potential air emissions. Further, no independent assessment/evaluation was carried out by an external agency.

6. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format: The Company is putting in place systems to identify GHG Emissions.

Parameter	Unit	FY 2022-23	FY 2021-22
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	NIL	NIL	NIL
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	NIL	NIL	NIL
Total Scope 1 and Scope 2 emissions per rupee of turnover	NIL	NIL	NIL
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	NIL	NIL	NIL

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.

- The Company has not conducted any independent assessment/ evaluation by an external agency.
Can Fin Homes is a non-banking financial Company and the nature of business makes it difficult to collate the information from all the branches.

7. Project related to reducing Green House Gas emission:

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

As part of its efforts to minimize its carbon footprint, the Company has installed solar panels in some of its branches across the Country. Additionally, Can Fin Homes has adopted energy-efficient measures such as using LED lights, solar panels, and air conditioners.

Can Fin Homes has undertaken projects aimed at installing solar panels in various villages across the country, focusing on residential houses and streetlights. The usage of plastic by the Company, has been considerably reduced.

8. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2022-23	FY 2021-22
Total Waste generated (in metric tonnes)		
Plastic waste (A)	NA	NA
E-waste (B)	1.84 Metric tonnes	0.37 metric tonnes
Bio-medical waste (C)	NA	NA
Construction and demolition waste (D)	NA	NA
Battery waste (E)	NA	NA
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
Total (A+ B + C + D + E + F + G + H)	1.84 metric tonnes	0.37 metric tonnes

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

Category of waste	
(i) Recycled	Can Fin Homes being in the service industry, the amount of waste is minimal.
(ii) Re-used	
(iii) Other recovery operations	
Total	

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

Category of waste	
(i) Incineration	Can Fin Homes being in the service industry and the amount of waste is minimum. Nevertheless, the Company is in process of establishing a data collection, tracking, and monitoring system to formally report on the requirement.
(ii) Landfilling	
(iii) Other disposal operations	
Total	

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

- The Company has not conducted any independent assessment/ evaluation by an external agency.

9. Waste management practices adopted in the establishment:

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.	Considering the nature of its business being housing finance, it does not engage in the use of hazardous and toxic chemicals. It has implemented a policy for managing e-waste and has entered into an agreement with a certified e-waste handler for the proper disposal of electronic waste.
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10. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

Sl. 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.
	Can Fin Homes does not possess any facilities in or near ecologically sensitive areas, and therefore, no special environmental clearances are mandated.		

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

- Not Applicable

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

- Yes. We are compliant with the applicable environmental law / regulations / guidelines in India.

LEADERSHIP INDICATORS:

1. Provide break-up of the total energy consumed (in Joules) from renewable and non-renewable sources, in the following format:

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
From renewable sources		
Total electricity consumption (A)	Nil	Nil
Total fuel consumption (B)	Nil	Nil
Energy consumption through other sources (C)	Nil	Nil
Total energy consumed from renewable sources (A+B+C)	Nil	Nil
From non-renewable sources		
Total electricity consumption (D)	₹ 1,53,78,773.00	₹ 1,42,64,120.00
Total fuel consumption (E)	₹ 72,54,913.00	₹ 61,90,119.00
Energy consumption through other sources (F)	Nil	Nil
Total energy consumed from non-renewable sources (D+E+F)	₹ 2,26,33,686.00	₹ 2,04,54,239.00

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 was carried out by an external agency.
- ** Kindly note that during the financial years under review, the Can Fin Homes encountered difficulty in quantifying its electricity and fuel consumption in terms of units. Nonetheless, we have diligently maintained precise records of the expenses incurred on energy consumption during this duration.
- We further wish to inform you that the expenditure data cannot be converted from Rupees to respective units due to the varying tariffs of electricity per KVH and fuel per litre in different states. Furthermore, some of our branches function on a lease and rental basis, and thus receive shared billed amounts instead of units.

2. Provide the following details related to water discharged:

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
- No treatment	NIL	NIL
- With treatment – please specify level of treatment	NIL	NIL
(ii) To Groundwater		
- No treatment	NIL	NIL
- With treatment – please specify level of treatment	NIL	NIL
(iii) To Seawater		
- No treatment	NIL	NIL
- With treatment – please specify level of treatment	NIL	NIL
(iv) Sent to third parties		
- No treatment	NIL	NIL
- With treatment – please specify level of treatment	NIL	NIL
(v) Others		
- No treatment	NIL	NIL
- With treatment – please specify level of treatment	NIL	NIL
Total water discharged (in kilolitres)	NIL	NIL

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 was carried out by an external agency.

3. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres): For each facility / plant located in areas of water stress, provide the following information:

(i) Name of the area	Nil
(ii) Nature of operations	Nil

- (iii) Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	NIL	NIL
(ii) Groundwater	NIL	NIL
(iii) Third party water	NIL	NIL
(iv) Seawater / desalinated water	NIL	NIL
(v) Others	NIL	NIL
Total volume of water withdrawal (in kilolitres)	NIL	NIL
Total volume of water consumption (in kilolitres)	NIL	NIL
Water intensity per rupee of turnover (Water consumed / turnover)	NIL	NIL
Water intensity (optional) – the relevant metric may be selected by the entity	NIL	NIL
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water	NIL	NIL
- No treatment	NIL	NIL
- With treatment – please specify level of treatment	NIL	NIL
(ii) Into Groundwater	NIL	NIL
- No treatment	NIL	NIL
- With treatment – please specify level of treatment	NIL	NIL
(iii) Into Seawater	NIL	NIL
- No treatment	NIL	NIL
- With treatment – please specify level of treatment	NIL	NIL
(iv) Sent to third parties	NIL	NIL
- No treatment	NIL	NIL
- With treatment – please specify level of treatment	NIL	NIL
(v) Others	NIL	NIL
- No treatment	NIL	NIL
- With treatment – please specify level of treatment	NIL	NIL
Total water discharged (in kilolitres)	NIL	NIL

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 was carried out by an external agency.

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

Parameter	Unit	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	NIL	NIL
Total Scope 3 emissions per rupee of turnover	-	NIL	NIL
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	-	NIL	NIL

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 was carried out by an external agency.

5. **With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.** No Environmental impact assessment of projects were undertaken by Can Fin Homes during the current financial year.

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

Sl. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1.	Minimizing Waste generation:	Can Fin Homes has taken steps to minimize the utilization of plastic bottles and in addition, hand dryers have been installed to decrease the reliance on tissues.	Waste generation mitigated.

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

The Company has a well-documented Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) for administering the technology, people, and process related disruptions. Adequacy & effectiveness of the same is being reviewed by assessing the emerging /potential risks and modifications, if required are being done to ensure smooth functioning of the Company.

8. **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?** The key value chain partners are mostly individuals and there have been no detrimental environmental impacts associated with its operations

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

PRINCIPLE 7

BUSINESSES, WHEN ENGAGING IN INFLUENCING PUBLIC AND REGULATORY POLICY, SHOULD DO SO IN A MANNER THAT IS RESPONSIBLE AND TRANSPARENT



A) ESSENTIAL INDICATORS:

1. A) Affiliations with trade and industry chambers/ associations:

Number of affiliations with trade and industry chambers/ associations.

The Company has two affiliations with trade and industrial chambers/associations

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:

Sl. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1.	Federation of Karnataka Chamber of Commerce and Industry (FKCCI)	State
2.	ASSOCAM Development	National

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:

Name of authority	Brief of the case	Corrective action taken
NIL	NIL	NIL

The Company has not engaged in any anti-competitive conduct

LEADERSHIP INDICATORS:

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

Sl. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
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Can Fin Homes provide feedback during the seminars and meetings, periodically conducted by the Regulator.

PRINCIPLE

8

BUSINESSES SHOULD PROMOTE INCLUSIVE GROWTH AND EQUITABLE DEVELOPMENT



A) ESSENTIAL INDICATORS:

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

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

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

Sl. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
Not Applicable						

3. Community redressal mechanism:

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

To evaluate the effectiveness of projects in achieving their objectives, the Company employs comprehensive strategies that involve consultations with beneficiaries both individually and in groups. The Company provides adequate opportunities for intended beneficiaries to report grievances, and the grievance redressal mechanism involves working closely with the CSR team. The Company has a remarkable history of addressing any complaints received from the community, and as of now, there have been no significant grievances reported.

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

Category	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Directly sourced from MSMEs/ small producers	NIL	NIL
Sourced directly from within the district and neighbouring districts	NIL	NIL

LEADERSHIP INDICATORS:

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

Details of negative social impact identified	Corrective action taken
Not Applicable	

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

Sl. No.	State	Aspirational District	Amount spent (In INR)
1	Uttarakhand	Haridwar	270750

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No) Yes, Can Fin Homes has minimal procurement requirements and promotes the local sourcing of stationery, supplies, and housekeeping needs. However, this provision does not apply to IT-related procurement, as it involves specialized procurement processes
- (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:

Sl. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/ No)	Benefit shared (Yes / No)	Basis of calculating benefit share
NIL				

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved:

Name of authority	Brief of the Case	Corrective action taken
NIL		

6. Details of beneficiaries of CSR Projects:

Sl. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1.	Financial support for procuring stationery, school benches, desks, chairs, classrooms, toilets, school bags, infrastructure facilities.	14,837	100%
2.	Financial assistance towards sponsorship of child education, NEP training.	204	100%
3.	Financial assistance towards Installation of Solar Lighting, grid system.	16,173	100%
4.	Financial support towards renovation of Anganwadi centres.	450	100%

Sl. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
5.	Financial assistance towards construction of room for differently abled children and senior citizens, Engineering student, toilet, mattress, MBBS Student.	868	100%
6.	Financial assistance towards Procurement of Ventilator, 2 CPAP Machine, cooler, auto rickshaw.	4500	100%
7.	Financial assistance towards procuring and distributing 10,000 No. of Blankets to laborers in slum area, orphanage and old age homes, bicycles, machines, Ventilator, cows.	28319	100%
8.	Financial assistance towards Renovation of Women Nurses Hostel at Sevashetra Hospital, ECG Machine, water purifier.	26556	100%

PRINCIPLE 9

BUSINESSES SHOULD ENGAGE WITH AND PROVIDE VALUE TO THEIR CONSUMERS IN A RESPONSIBLE MANNER



A) ESSENTIAL INDICATORS:

1. Consumer Complaints and feedback:

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

As a service-oriented organization, Can Fin Homes places great importance on customer service and satisfaction. With this in mind, we have established measures to facilitate the sharing of feedback and complaints from our customers, ensuring their ease of communication.

Within one week of logging a grievance, an acknowledgement containing the name and designation of the designated officer responsible for handling the grievance is provided to the complainant. This acknowledgement is issued in the form of a Reference Number (RN).

In addition to receiving grievances directly from customers, the Company also address grievances reported by regulatory bodies such as National Housing Bank, National Consumer Helpline, Reserve Bank of India, Ministry of Consumer Affairs, Securities Exchange Board of India and other Ministries. Our Grievance Redressal Department, located at our Registered Office, is entrusted with the responsibility of handling these grievances.

Grievance Redressal Mechanism: Key Highlights

- Escalation:**

If customers have any grievances, they have the option to contact their home branch for a prompt resolution. In the event, the branch is unable to address the grievance satisfactorily or if the customer remains dissatisfied with the resolution provided, they can submit their grievance through the Grievance Redressal Portal (referred to as the "Portal") available on the official website of the Company, www.canfinhomes.com. This state-of-the-art web-based system records and categorizes grievances based on their types and maintains specific turnaround times (TAT) for each category or sub-category. Customers have multiple avenues to file their complaints, including the following methods:

- A) Customers can register their grievances through the CFHL online web portal at <https://www.canfinhomes.com/Grievance.aspx> ; or
- B) Grievances can be lodged by contacting the Grievance Redressal Department via telephone at their designated number, or
- C) Customers also have the option to submit their grievances by post to the Grievance Redressal Department. The grievance should be addressed to the Grievance Redressal Officer, Can Fin Homes Limited, located at No 29/1, Sir. M N Krishna Rao Road, Basavanagudi, Bengaluru 560004. Contact details for the Grievance Redressal Department are available on the website of the Company www.canfinhomes.com

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

- **Mechanism to respond to consumer complaints:**

- a. Verification of customer credentials, customer information security:

When customers submit complaints through the website, they are required to authenticate their credentials by providing details such as their loan number, email address and mobile number. Once verified, the complaints of authenticated customers are automatically uploaded onto the Online Web-Portal. To maintain the security of customer information, responses to these complaints are sent to the registered email addresses of the customers.

- b. Complaint ID acknowledgement mail and advisory to customers:

Immediately after uploading the complaint to the Company's centralized online web portal, an instant acknowledgement email and SMS are sent to the complainant's registered email address and mobile number, respectively. This communication includes a unique Grievance Reference Number for easy identification and tracking of the complaint.

- c. Assignment of Complaints:

Based on the nature of the grievance, specific timelines have been established for different categories to ensure timely and appropriate resolution. The Company is committed to address grievances in a proper and time-bound manner, providing customers with detailed guidance throughout the process. To effectively handle customer grievances, the Company has implemented an escalation mechanism/matrix:

In the event of any anticipated delays beyond the stated timelines, the customer is informed by the Company. The final response or redressal is sent within one month (30 days) from the date of acknowledgement or the Company explains to the customer, the reason for needing more time, ensuring that the grievance is addressed within a maximum period of six weeks from the receipt of the complaint.

- d. Monitoring and Analyzing Complaints:

The Company maintains a systematic procedure for internal review and monitoring, which includes conducting root cause analysis of customer grievances across various levels within the organization. This process aims to improve the quality and effectiveness of customer service. The Managing Director and Chief Executive Officer of the Company periodically reviews both customer feedback (complaints) and the grievance redressal process. The status of complaints, along with their nature, is presented to the Stakeholders Relationship Committee of the Board on a quarterly basis. This ensures transparency and accountability in addressing customer grievances.

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

Category	As a percentage to total turnover
Environmental and social parameters relevant to the product	100%
Safe and responsible usage	100%
Recycling and/or safe disposal	Not Applicable

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

Category	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	Nil	Nil	-	Nil	Nil	-
Advertising	Nil	Nil	-	Nil	Nil	-
Cyber-security	Nil	Nil	-	Nil	Nil	-
Delivery of essential services	Nil	Nil	-	Nil	Nil	-
Restrictive Trade Practices	Nil	Nil	-	Nil	Nil	-
Unfair Trade Practices	Nil	Nil	-	Nil	Nil	-
Other	1154	30	All pending complaints were redressed during April 2023	1328	Nil	All pending complaints were redressed during March 2022

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

Particulars	Number	Reasons for recall
Voluntary recalls	NIL	NIL
Forced recalls	NIL	NIL

5. Cyber security policy:

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.

Can Fin Homes has put in place Board-approved Cyber Security and IT Policies to establish, monitor, and consistently enhance its internal information security practices. The main objective is to safeguard the privacy and security of customer information. Moreover, the Company maintains strict compliance with the relevant regulatory framework and guidelines. The respective policies can be accessed through the Company's intranet platform.

6. Corrective Actions:

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

The Company does not have any such instances.

LEADERSHIP INDICATORS:

Sl. No.	Particulars	Response
1.	Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).	Can Fin Homes ensures that comprehensive information about its loan products and services is readily available to the public through its official website, www.canfinhomes.com. Additionally, the Company leverages various digital platforms to effectively communicate details about its offerings. Furthermore, Can Fin Homes organizes educational sessions to provide valuable insights and knowledge to its customers. These sessions aim to enhance customer awareness and understanding of the products and services offered by Can Fin Homes.

Sl. No.	Particulars	Response
2.	Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.	NA
3.	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)	<p>As a crucial aspect of Can Fin Homes commitment to customer satisfaction, efforts are made to disseminate product information through various means. For instance, this includes (a) prominently displaying banners at branches, (b) circulating informative pamphlets/leaflets, and (c) broadcasting product details through radio/FM channels.</p> <p>Yes, regular surveys on customer service are being conducted to gather feedback. Customer service executives at the registered office proactively reach out to customers and ask scripted questions regarding customer service, grievance redressal, overall service quality, Direct Selling Agents services, and the display of product information on the Company's website.</p> <p>Can Fin Homes has additionally offered customers the option to submit their suggestions or provide feedback through the Company's online web portal.</p>
4.	Provide the following information relating to data breaches:	
	a. Number of instances of data breaches along-with impact	Nil
	b. Percentage of data breaches involving personally identifiable information of customers	Nil