



APTUS™

Ref No: APTUS/14-JUL/2023-24

July 27, 2023

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 543335	To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 Scrip Symbol: APTUS
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Dear Sir/Madam,

Sub: Business Responsibility and Sustainability Reporting (BRSR) for Financial Year 2022-2023

Pursuant to Regulation 34 of SEBI (Listing Obligations Disclosure Requirements) Regulations, 2015, we are submitting herewith the Business Responsibility and Sustainability Report for the Financial Year 2022-23.

The report may also be accessed on the website of the Company at <https://www.apтусindia.com/>

We request you to kindly take the same on records.

Thanking you,

For Aptus Value Housing Finance India Limited

Sanin Panicker
Company Secretary & Compliance Officer
Membership No: A32834

Aptus Value Housing Finance India Ltd.

8B, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai-600 010. Tel : 044-4565000, Fax : 044-4555 4170.

CIN : L65922TN2009PLC073881

www.apтусindia.com

Annexure – E

Business Responsibility & Sustainability Report

Section A: General Disclosure

I. Details of the listed entity

- CIN:** L65922TN2009PLC073881
- Name of the Listed entity:** APTUS VALUE HOUSING FINANCE INDIA LIMITED
- Year of Incorporation:** 2009
- Registered office address:** No. 8B, Doshi Towers, 8th Floor, No:205, Poonamallee High Road, Kilpauk Chennai 600010
- Corp office address:** No. 8B, Doshi Towers, 8th Floor, No:205, Poonamallee High Road, Kilpauk Chennai 600010
- Email:** cs@aptusindia.com
- Telephone Number:** +91 44 4565 0000
- Website:** www.aptusindia.com

9. Financial Year for which reporting is to be done: April 01, 2022 - March 31, 2023

10. Name of the Stock Exchange(s) where shares are listed: BSE & NSE

11. Paid-up Capital : Rs. 99,60,60,502

12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report: Sanin Panicker, Company Secretary and Compliance officer, cs@aptusindia.com, Tel: +91 44 4565 0000

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): The disclosures under this report are made on a consolidated basis, unless otherwise specified.

II. Products/Services

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

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the Entity
1.	Financial Services	The Company provides long term housing finance and loans against property .	100%

15. Products / services sold by the entity (accounting for 90% of the entity's turnover)

S. No.	Products / service	NIC code	% of Turnover of the Entity
1.	The primary product offered by the Company are Home Loans for construction or purchase of houses/ flats and for house renovation/ extension. In addition to home loans, the Company offers Loan against Property for refinancing of funds used for the purpose of construction/ purchase of house. Aptus Finance India Private Limited, the wholly owned subsidiary of the company is engaged in the business of providing finance in the form of loan against immovable properties.	64910	100%

III. Operations

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

Location	Number of plants	Number of offices
National	NA	231
International		-

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

17. Markets served by the entity

a) Number of locations

Location	Number
National (States)	5 States and 1 Union territory
International (Countries)	NIL

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

NIL

c) Types of customers and beneficiaries

The Company is primarily focused in serving the low- and middle-income self-employed customers in the rural and semi-urban markets of India.

IV. Employees

18. Employees at end of the year

S. No.	Particulars	Total	Male		Female	
			No	%	No	%
Employees						
1.	Permanent	2,405	2,328	97%	77	3%
2.	Other than permanent	-	-	-	-	-
3.	Total	2,405	2,328	97%	77	3%
Workers						
1.	Permanent	-	-	-	-	-
2.	Other than permanent	-	-	-	-	-
3.	Total	-	-	-	-	-

Differently Abled Employees and workers:

S. No.	Particulars	Total	Male		Female	
			No	%	No	%
Employees						
1.	Permanent	-	-	-	-	-
2.	Other than permanent	-	-	-	-	-
3.	Total	-	-	-	-	-
Workers						
4.	Permanent	-	-	-	-	-
5.	Other than permanent	-	-	-	-	-
6.	Total	-	-	-	-	-

19. Participation/ Inclusion/ Representation of women:

	Total	No. and percentage of Females	
		No.	%
Board of Directors*	12	1	8.33
Key Managerial Personnel*	4	1	25.00

*Includes Board members and Key Managerial Personnel of the Wholly owned subsidiary.

20. Turnover rate for permanent employees and workers:

	FY 2023 (Turnover Rate)			FY 2022 (Turnover Rate)			FY 2021 (Turnover Rate)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	22%	1%	23%	18%	1%	19%	15%	2%	17%
Permanent Workers	-	-	-	-	-	-	-	-	-

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

21. Names of holding/ Subsidiary/ Associate Companies/ Joint ventures

S. No.	Name of holding/Subsidiary/ Associate Companies/ Joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate Companies/ 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
1.	Aptus Finance India Private Limited	Wholly Owned Subsidiary	100%	Yes

VI. CSR Details

22. (i) Whether CSR is applicable as per Section 135 of Companies Act, 2013: (Yes/No): Yes

(ii) Turnover (in ₹) 1,093.36 Crs

(iii) Net worth (in ₹) 3,339.33 Crs

VII. Transparency and Disclosure 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 redressal policy)	FY 2023			FY 2022		
		Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks
Communities	Yes	-	-		-	-	
Investors (other than shareholders)	Yes	-	-		-	-	
Shareholders	Yes	-	-		-	-	
Customers	Yes	579	-		347	-	
Value Chain Partners	Yes	-	-		-	-	
Others	-	-	-		-	-	

A strong whistleblower policy is available to all our stakeholders. (Weblink : [Whistle blower policy](#))

The Company has also adopted the Grievance Redressal Policy to redress and resolve the customer's complaints (Weblink: [Grievance Redressal policy](#))

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk /opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	CSR	Opportunity	CSR initiatives creates better brand recognition and positive business reputation among the stakeholders which can, in turn, lead to a competitive advantage.	-	Positive: Contributions made by the Company towards upliftment of the community through various initiatives and partnerships focusing on the health, education, social development among others, elevates the Company's brand value among the local community members as well as contributes towards positive social performance.
2	Affordable housing	Opportunity & Risk	The demand for shelter grows in line with the increase in population and the standard of living. Most of the housing finance Institutions today cater to the needs of upper-middle and high-income customers which are a part of the formal segment and hence the availability of IT returns, salary certificates and income proofs makes the credit assessment relatively easy. But this creates a divide as there is a huge segment that is associated with the informal, low income, and middle-income segments which remains unserved and underserved. Thus, the aspirational first home remains a dream for most of the Indians from lower / middle-income backgrounds. This stratum is highly susceptible to the volatility of the economic environment which calls for a high level of empathy and awareness of the impact of the economic vicissitudes on their lifestyle. The credit assessment needs to be unique and appropriate and suitable for each of these businesses.	Affordable housing refers to housing units for the Lower & Middle Income Group where the sale prices of this house would be determined by States/ UTs with due consideration to the affordability of the targeted segment.	Positive: Enabling our fellow countrymen and women from the Low and Middle Income (LMI) segment to construct their dream home Negative: The lack of adequate documents makes the assessment of their income a challenging task and calls for an individualistic approach.

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 National Guidelines on Responsible Business Conduct (NGRBC) Principles and Core Elements.

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)	Y	Y	Y	Y	Y	Y	N	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	All the policies adopted by the company are approved by Board								
c. Web Link of the Policies, if available	https://www.aptusindia.com/policies/								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes, the Company has translated the policies in to procedures with respect to the activities carried out by the Company.								
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes, certain policies of the Company also extends to our value chain partners								
4. Name of the national and international codes/ certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	The Company is ISO/IEC 27001:2013 Certified for Information Security Management System								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	<p>A. Strategic Priorities</p> <ul style="list-style-type: none"> Continue to focus on low- and middle-income self-employed customers in rural and semi-urban markets. Increase penetration in the existing markets and expand branch network in large housing markets. Continue to be an asset quality focused financier and cost efficient. Prudent ALM, gearing and access to low-cost funds from diverse sources <p>B. Goals for 2024</p> <ul style="list-style-type: none"> To keep increasing the customers through reference from existing customers and from ecosystem partners through referral App. To increase reach in the existing markets as well as strategic contiguous expansion in new markets. To continue with low opex model with focus on productivity. Expanding digital footprints in operational workflows for greater productivity, accuracy and cost efficiency. 								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	<ul style="list-style-type: none"> The Company has increased its branches to 231. The Company is currently serving more than 1,00,000+ active customers who are especially from lower and middle class. The Company has started operations in Odisha 								
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure) – Please refer the letter from Chairman on page no. 04									
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Mr. M. Anandan Executive Chairman								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, details.	<p>Yes. The Executive Chairman along with senior management of the Company monitors various aspects of social, environmental, governance and economic responsibilities of the Company on a continuous basis.</p> <p>The CSR committee of the Board also reviews the updates on regular basis.</p>								

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director /Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other - please specify)								
	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against above policies and follow up action	The Company periodically reviews all policies and changes required, if any are made to the policies and processes.																	
Compliance with statutory requirements of relevance to the principles and rectification of any non-compliances	The Company is in compliance with the regulations to the extent applicable.																	
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, name of the agency.										P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
										No independent assessment/evaluation is carried by external agency. However all policies of the Company are reviewed internally by the Board at least once in a year.								

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

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

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

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

P1 - Essential Indicators

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

Segment	Total Number of Trainings 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 Program	100
Key Managerial Personnel	1	Leadership development & Familiarization program	100
Employees other than BoD and KMPs	30	Skill upgradation, health and safety and Prohibition of sexual harassment	81
Workers	Nil	Nil	Nil

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. Disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website:

Monetary					
NGRBC Principle	Name of the regulatory/enforcement agencies/judicial institutions	Amount	Brief of the Case	Has an appeal been preferred	
Penalty/Fine					
Settlement	Nil				
Compounding fee					

Non-Monetary					
NGRBC Principle	Name of the regulatory/enforcement agencies/judicial institutions	Amount	Brief of the Case	Has an appeal been preferred	
Imprisonment					
Punishment	Nil				

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

Case Details	Name of the regulatory/enforcement agencies/judicial institutions
No instances of any monetary or non-monetary actions against the Company, Directors/KMPs	

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

Yes, the Company has adopted anti-bribery & anti-corruption policy which is applicable to the Directors and employees of the Company and its subsidiary.

[\(weblink for Anti-bribery & Anti-corruption policy\)](#)

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption during the financial year (FY2023) and during the previous financial year (FY2022)

	FY 2023	FY 2022
Directors	Nil	Nil
KMP's	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

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

	FY 2023		FY 2022	
	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. 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 : Nil

P1 - 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	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
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Nil

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

Yes. The Company has adopted a code of conduct for the Board of Directors to avoid situations in which their personal interests could conflict with the interests of the Company.

[\(weblink for code of conduct\)](#)

None of the Directors participate in the discussion or voting thereof, with respect to any item in the agenda in which they are interested.

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

P2 – Essential Indicators

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

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D/ IT			-
Capex	Rs. 159.63 lakhs	Rs. 145.35 lakhs	Given the nature of our business, the details provided are restricted to capital expenditure on Information Technology (IT). Digital technology plays a crucial role as it not only saves time but also enhances the overall customer experience by reducing paperwork and manual processes.

2. Does the entity have procedures in place for sustainable sourcing? If yes, what percentage of inputs were sourced sustainably?

Not applicable

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

Since the Company is a housing finance company, the key waste products are primarily paper and e-waste. The Company has put in place an environment-friendly system for management of its e-waste and paper waste.

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

P2. Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its services (If yes, give details in the following format)

We are an entirely retail focused housing finance company primarily serving low and middle income self-employed customers in the rural and semi-urban markets of India. We offer customers home loans for the purchase and self-construction of residential property, home improvement and extension loans, loans against property and business loans. The life cycle of our lending operations includes sourcing, underwriting, valuation and legal assessment of collateral, disbursement, collection and monitoring of loans. We have leveraged technology in various facets of our operations and have robust systems and processes to assist us with our underwriting and collections functions and to monitor asset quality. These systems and processes are also technology enabled with a view to ultimately digitize the entire life cycle of a loan from origination to closure. We have also implemented digitized collection models, which has led to an increase in our collection efficiencies.

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 the Product/Service	Description of the risk	Action Taken
	Not Applicable	

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

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

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

	FY 2023			FY 2022		
	Re-used	Recycled	Safely Disposed	Re-used	Recycled	Safely Disposed
Plastics (including packaging)						
E-waste		Not Applicable			Not Applicable	
Hazardous waste						
Other waste						

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

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

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

P3 Essential Indicators

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

The company has adopted (i) health and safety policy and (ii) diversity and inclusion policy for the well-being of the employees. (weblink: [health and safety policy](#)) (weblink: [diversity and inclusion policy](#))

Further all the employees are protected with hospitalization insurance, personal accidental cover and group term life insurance. The company has adopted Equal Employment Opportunity Policy to ensure that there is no discrimination between employees on the grounds of age, gender, race, national or ethnic origin, language, religion, political beliefs, sexual orientation or physical ability.

Category	% of employees covered by Insurance Policies										
	Total A	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Employees											
Male	2,328	1,960	84%	2,328	100%	0	0	0	0	0	0
Female	77	66	85%	77	100%	77	100%	0	0	0	0
Total	2,405	2,026	84%	2,405	100%	77	100%	0	0	0	0
Other than Permanent Employees											
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

Category	% of workers covered by Insurance Policies										
	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other than Permanent Workers											
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

Benefits	FY2023			FY2022		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and Deposited with The authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and Deposited with The authority (Y/N/N.A.)
PF	100	NA	Y	100	NA	Y
Gratuity	100	NA	N.A.	100	NA	N.A.
ESI	50	NA	Y	57	NA	Y
Others	-	-	-	-	-	-

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?

Your Company does not have any disabled employees on its rolls as at the end of the financial year under review. However, your Company's premises/offices are accessible to people with disabilities, as per the requirements of the Rights of Persons with Disabilities Act, 2016.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, web-link to the policy.

Yes, The company has adopted Equal Employment Opportunity Policy to ensure that there is no discrimination between employees on the grounds of age, gender, race, national or ethnic origin, language, religion, political beliefs, sexual orientation or physical ability and the same is available on the website of the Company. (weblink: [Equal Employment Opportunity Policy](#))

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent Employees		Permanent Workers	
	Return to work rate	Retention Rate	Return to work rate	Retention Rate
Male	-	-	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

	Details of the Mechanism
Permanent workers	Not Applicable
Other than permanent workers	Not Applicable
Permanent employees	Yes. The Company has developed an online HR management system to enable the employees to raise concerns internally. Also, whistle blower policy has been introduced in HRMS portal which enables the employees to share confidential information directly with the HR department.
Other than permanent employees	NA

7. Membership of employees and worker in association(s) or Unions recognised by the listed entity: The Company does not have any employees/workers associations.

Category	FY2023			FY2022		
	Total Employees / Workers (A)	No of employees or workers who are part of the association (B)	% B/A	Total Employees / Workers (A)	No of employees or workers who are part of the association (B)	% B/A
Total Permanent Employees						
- Male						
- Female						
Total Permanent Workers						Not Applicable
Male						
Female						

8. Details of training given to employees and workers

Category	FY 2023					FY 2022				
	Total A	On health and safety measures		On skill upgradation		Total D	On health and safety measures		On skill upgradation	
		No. B	% (B/A)	No. C	% C/A)		No. E	% (E/D)	No. F	% (F/D)
Employees										
Male	2,328	1,915	82%	1,915	82%	2,211	472	21%	472	21%
Female	77	55	71%	55	71%	60	12	20%	12	20%
Total	2,405	1,970	81%	1,970	81%	2,271	484	21%	484	21%
Workers										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

Category	FY2023			FY2022		
	Total A	Employees covered B	% (B/A)	Total C	Employees covered D	% (D/C)
Employees						
Male	2,328	1,915	82%	2,211	472	21%
Female	77	55	71%	60	12	20%
Total	2,405	1,970	81%	2,271	484	21%
Workers						
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA

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

Yes, the Company has adopted a health and safety policy to maintain a safe work environment that is free from violence, harassment, intimidation and other unsafe or disruptive conditions due to internal and external threats. Further all the employees are protected with hospitalization insurance, personal accidental cover and group term life insurance.

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

The Company is in the business of providing housing finance loans and hence work related hazards are relatively lower as compared to other industries.

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

The Company is in the business of providing housing finance loans and there are no workers employed by the Company. Hence this is not applicable.

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

Yes, all employees of the Company are covered with hospitalization insurance, personal accidental cover and group term life insurance.

11. Details of Safety Related Incidents

Safety Incident	Category	FY2023	FY2022
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees		
	Workers		
Total recordable work related injuries	Employees		
	Workers		
No of Fatalities	Employees		NIL
	Workers		
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees		
	Workers		

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

We maintain a safe work environment that is free from violence, harassment, intimidation and other unsafe or disruptive conditions due to internal and external threats. All our employees work in low-risk environment and are not exposed to any significant occupational health and safety hazards.

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

	FY2023			FY2022		
	Filed During the Year	Pending Resolutions end of the year	Remarks	Filed During the Year	Pending Resolutions end of the year	Remarks
Working Conditions	NIL	NIL	-	NIL	NIL	-
Health & Safety	NIL	NIL	-	NIL	NIL	-

14. Assessments of the year

% of Offices/Branches Assessed by the entity or by the authorities or third parties	
Health & Safety Practices	100%
Working Conditions	100%

15. 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.

The Company has conducted training programmes to create awareness among the employees regarding workplace safety.

P3 Leadership Indicators

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

(A) Employees:

Yes. The Company has hospitalization insurance, personal accidental cover and group term life insurance for the employees. In case of death of an employee who was granted stock options under the ESOP schemes of the Company, the unvested options shall immediately vest with the nominee of such employee.

(B) Workers: Not Applicable

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

We have established a close monitoring and tracking mechanism to ensure that statutory dues have been deducted and deposited by the value chain partners.

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

	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	
	FY2023	FY2022	FY2023	FY2022
Employees	NIL	NIL	NIL	NIL
Workers	NA	NA	NA	NA

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

We currently do not have any such transition assistance programs.

5. Details of assessment of value chain partners

% of value chain partners (by value of business done with such partners) that were assessed	
Health & Safety Practices	NIL
Working Conditions	NIL

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

No corrective actions were required to be taken to address such concerns.

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

P4 Essential Indicators

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

We consider individuals, groups, institutions or entities that add value or constitute a core part of the business value chain as key stakeholders. Our key stakeholders include customers, employees, investors, regulators, lenders and communities.

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	Channels of Communication	Frequency of Engagement	Purpose and scope of engagement including key topic and concerns raised during such engagement
Customers	Yes, if they qualify based on specific criteria such as income, gender, etc.	Customer care: telephone and e-mail Branches: Notice Board and personal interaction Digital means: Customer App, SMS, WhatsApp and Social Media platforms	Regular and need basis	Stay in touch with the customer throughout the life cycle of the loan, address any issues faced by the customers and provide updates on the products/services offered by the Company.
Employees	No	Personal interaction, e-mails, HRMS, appraisal process and training programmes	Regular and need basis	Ensuring safety and well-being of employees and to provide continuous learning and career development. To redress employee grievances and to increase employment opportunities in rural and semi-urban areas
Investors/ shareholders	No	Investor meetings/ calls, conferences, earnings call, press releases, stock exchange intimations, investor presentations, newspapers, Annual General Meetings and annual reports.	Regular and as per statutory requirements	Update on business and financial information. Adherence to regulatory compliances, governance, transparency and ethical practices
Regulators and lenders	No	E-mails, meetings, concall and regulatory filings	Regular and as per statutory requirements	Update on new regulations and amendments with respect to existing regulations, inspections and approvals
Communities	No	Directly and through implementing agencies	Regular and need basis	To implement CSR activities, gather feedback and understand needs and engage them in the projects.

P4 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.

Engagement with stakeholders is a continuous process and such engagement is driven by the senior management of the Company. The Board is updated on various development and feedbacks on economic, environmental, and social topics on a quarterly basis.

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. The engagement with stakeholders on a continuous basis helps in meeting the expectations for enabling the Company

to serve its stakeholders better. The Company has different stakeholders at different level, the concerned department takes the feedback and implement the changes. The Consultation also leads to changes in the policies of company.

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

The Company endeavor to bring meaningful difference in the lives of its associated stakeholders in thrust areas like healthcare, education and social development. Several initiatives towards healthcare, education, and social development have been taken under Corporate Social Responsibility activities of the Company.

PRINCIPLE 5. Businesses should respect and promote human rights.

P5 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.

The Company has Board approved policies on code of conduct, equal employment opportunity policy, diversity and inclusion policy and prevention of sexual harassment policy. Regular trainings are done for employees to make them aware about the said policies.

These policies are also hosted on the website of the company for easy access of the employees. Further all employees of the Company are provided with a copy of Employee guide as a part of employee joining kit on the first day of their joining for better understanding of various policies adopted by the Company.

Category	FY2023			FY2022		
	Total A	No of Employees/ workers covered (B)	% (B/A)	Total A	No of Employees/ workers covered (B)	% (B/A)
Employees						
Permanent	2,405	1,970	81%	2,271	1,465	64%
Other than permanent	NA	NA	NA	NA	NA	NA
Total Employees	2,405	1,970	81%	2,271	1,465	64%
Workers						
Permanent	NA	NA	NA	NA	NA	NA
Other than permanent	NA	NA	NA	NA	NA	NA
Total Workers	NA	NA	NA	NA	NA	NA

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

Category	FY2023					FY2022				
	Total (A)	Equal to Minimal Wage		More than Minimal Wages		Total (D)	Equal to Minimal Wage		More than Minimal Wages	
		(B)	% (B/A)	(C)	% (C/A)		(E)	% E/D	(F)	% F/D
Employees										
Permanent										
Male	2,296	-	-	2,296	100	2,211	-	-	2,211	100
Female	64	-	-	64	100	60	-	-	60	100
Other than Permanent										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Workers										
Permanent										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other than permanent										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

The remuneration paid to the Directors and KMPs are in accordance with the Appointment, Evaluation and Remuneration Policy of the Company which is available on the website of the Company. (weblink: [Appointment, Remuneration & Evaluation policy](#))

	Male		Female	
	Number	Median remuneration/ salary/wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	8	₹ 13,87,500/-	1	₹ 13,25,000/-
Key Managerial Personnel (KMP)	1	₹ 15,35,352/-	1	₹ 1,68,000/-
Employees others and BoDs and KMPs	2,293	₹ 3,09,100/-	64	₹ 3,46,701/-
Workers	-	-	-	-

(Mr. M Anandan, Executive Chairman is categorized as part of Board of Directors for the purposes of this table)

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

Yes, the company has set up a Disciplinary Committee to look into complaints of unethical practices against employees. The company has also setup an Internal Complaints Committee to provide protection against Sexual Harassment of women at workplace.

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

The Company has Board approved policies in place viz. grievance redressal policy, policy on prevention of sexual harassment at workplace, whistle blower policy etc. for handling the grievances of various stakeholders.

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

Complaints	FY2023			FY2022		
	Filed during the year	Pending resolutions end of the year	Remarks	Filed during the year	Pending resolutions end of the year	Remarks
Sexual Harassment						
Discrimination at workplace						
Child Labor						
Forced labor/Involuntary labor			Nil			
Wages						
Other human rights related issues						

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

The Company has in place an equal employment and opportunity policy and policy on prevention of sexual harassment at workplace, which provides a mechanism to prevent adverse consequences to the complainant and respondent in harassment cases.

8. Do human rights requirements form part of the Company's business agreements and contracts?

Yes, in certain business agreements and contracts where relevant.

9. Assessments of the year

% of your plants and offices that were assessed (by entity or statutory authorities or third parties)	
Child labour	
Forced/Involuntary labour	
Sexual Harassment	
Discrimination at workplace	Nil
Wages	
Others	

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

P5 Leadership Indicators

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

There has been no case of human rights grievances/complaints; hence, no changes to the business process.

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

No specific human rights due diligence has been conducted.

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

We are committed to ensuring full compliance with the Persons with Disabilities Act, 2016 as we actively enhance our premises to provide optimal accessibility for all visitors, including differently abled.

4. Details on assessment of value chain partners

Assessment type	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	No specific assessment in respect of the value chain partners has been carried out.
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
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.

No corrective actions were required to be taken by the Company for the year under review.

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

P6 Essential Indicators

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

Parameter	FY2023	FY2022
Total electricity consumption (A)		
Total fuel consumption (B)		
Energy consumption through other sources (C)		
Total energy consumption (A+B+C)		Not Tracked
Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees)		
Energy intensity (optional) – the relevant metric may be selected by the entity		

Indicate if any Independent assessment/ evaluation/assurance has been carried out by an external agency? No.

2. Does the Company have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N)

Not Applicable

3. Details of disclosures related to water withdrawal from sources in Kiloliters

Usage of water in the Company is restricted to human consumption only. We educate our employees about the ways to conserve water and also perform routine checks to identify leakage in pipes, joints or valves.

Parameter (i)	FY2023	FY2022
Surface Water (ii)	-	-
Ground Water (iii)	-	-
Seawater / Desalinated water (iv)	-	-
Third Party Water (v)	-	-
Others (v)	-	-
Total Volume of Water Withdrawn (i+ii+iii+iv+v)	-	-
Total volume of water consumption	-	-
Water Intensity per rupee of turnover (Water consumed/ turnover)	-	-
Water Intensity (optional)	-	-

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

4. Has the entity implemented a mechanism for Zero Liquid Discharge Implemented? If yes, details of its coverage and implementation: Not applicable

5. Details of air emissions (other than GHG emissions) by the entity: Not Applicable

Parameter	Unit	FY2023	FY2022
NOx	-	-	-
SOx	-	-	-
Particular Matter	-	-	-
Persistent Organic Pollutants	-	-	-
Volatile Organic Compounds	-	-	-
Hazardous air pollutants	-	-	-
Other please specify	-	-	-

Independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency: No

6. Details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity

Parameter	Unit	FY2023	FY2022
Total Scope 1 emissions Break-up of the GHG into (CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, if available) SF ₆ , NF ₃	Metric tonnes of CO ₂ equivalent	Not Tracked	Not Tracked
Total Scope 2 emissions Break-up of the GHG into (CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, if available) SF ₆ , NF ₃	Metric tonnes of CO ₂ equivalent	Not Tracked	Not Tracked
Total Scope 1 and Scope 2 emissions per rupee of turnover	-	-	-
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

Independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency: No

7. Does the entity have any project related to reducing Green House Gas emission? If Yes, then details: No

8. Details related to waste management by the entity

Since the Company is a housing finance company, the key waste products are primarily paper and e-waste. The Company has put in place an environment-friendly system for management of its e-waste and paper waste.

Parameter Total Waste generated (in metric tonnes)	FY2023	FY2022
Plastic Waste (A)	-	-
E-Waste (B)	Not tracked	Not tracked
Bio Medical Waste (C)	-	-
Construction and Demolition Waste	-	-
Battery Waste (E)	-	-
Radioactive Waste (F)	-	-
Other Hazardous waste (G)	-	-
Other Non-hazardousWaste generated (H). if any. (Break-up by composition i.e. by materials relevant to the sector)	-	-
Total (A+B+C+D+E+F+G+H)	-	-
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	-	-
(ii)Re-Used	-	-
(iii) Other recovery options	-	-
Total	-	-

Independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency: No

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

Since the Company is a housing finance company, the key waste products are primarily paper and e-waste. Employees are trained to segregate recyclable and non-recyclable waste with an aim to reduce non-recyclable waste. The company doesn't use any hazardous and toxic chemicals.

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 – details: Not applicable

S. No.	Locations of operations / Offices	Type of Operations	Whether the conditions of Environmental approval / Clearance are being complied with? (Y/N) If no, the reasons There of and corrective action taken, if any.
-	-	-	-

11. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year : Not applicable

Name and details of the project	EIA Notification number	Date	Whether conducted by independent external agency	Results communicated in public domain	Relevant Weblink
-	-	-	-	-	-
-	-	-	-	-	-

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 (Yes/No).

The Company is in compliance with environmental norms to the extend applicable.

Sl. No.	The law/regulation / guidelines which was not complied with	Details of the non-compliance	Any fines / penalties /Action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken if any
			Nil	

P6 Leadership Indicators

1. Break-up of the total energy consumed (in Joules or multiples) from renewable and non-renewable sources:
Not applicable

Parameter	FY2023	FY2022
From Renewable Sources		
Total electricity consumption (A)	-	-
Total Fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total Energy consumed (A+B+C)	-	-
From Non Renewable Sources		
Total electricity consumption (D)	-	-
Total Fuel consumption (E)	-	-
Energy consumption through other sources (F)	-	-
Total Energy consumed (D+E+F)	-	-

Any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency: No

2. Provide details related to water discharged : Not applicable

Parameter	FY2022	FY2022
Water discharge by destination and level of treatment		
(i) To Surface Water		
- No treatment	-	-
- With Treatment with Level of Treatment	-	-
(ii) To Ground Water		
- No treatment	-	-
- With Treatment with Level of Treatment	-	-
(iii) To Seawater		
- No treatment	-	-
- With Treatment with Level of Treatment	-	-
(iv) Sent to third parties		
- No treatment	-	-
- With Treatment with Level of Treatment	-	-
(v) Other		
- No treatment	-	-
- With Treatment with Level of Treatment	-	-
Total Water Discharged (In Kiloliters)	-	-

Independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency: No

3. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres): Not applicable

For each branch located in areas of water stress, the following information:

- (i) Name of the area: Not applicable
- (ii) Nature of operations: Not applicable
- (iii) Water withdrawal, consumption and discharge: Not applicable

Parameter	FY2023	FY2022
Surface Water (ii)	-	-
Ground Water (iii)	-	-
Seawater / Desalinated water (iv)	-	-
Third Party Water (v)	-	-
Others (v)	-	-
Total Volume of Water Withdrawn in Kiloliters	-	-
Total volume of water consumption	-	-
Water Intensity per rupee of turnover (Water consumed/ turnover)	-	-
Water Intensity (optional)	-	-

4. Details of total Scope 3 emissions & its intensity

Parameter	Unit	FY2023	FY2022
Total Scope 3 emissions Break-up of the GHG into (CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, if available) SF ₆ , NF ₃ ,	Metric tonnes of CO ₂ equivalent	-	-
Total Scope 3 emissions per rupee of turnover	-	-	-
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

If any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency: No

5. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities: Not applicable

6. Any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, details of the same as well as outcome of such initiatives.

Sl. No	Initiative Undertaken	Details of the initiative (Web-link, if any along with summary)	Outcome of the initiative
1.	Digital onboarding of customers	Company has developed a sales app which help sales executives to collect customer information from the customer's location and allow him to upload it into the lending system for quick processing of loan. It enables the sales executive to complete the collection and verification of KYC details	Saving paper, time and energy of all involved
2.	Customer App	Company has developed a customer services app which can be used by the customer to download sanction letters, make payments, view latest transactions, etc.	Customer can avoid branch visits and can save time, fuel and energy.

7. Does the entity have a business continuity and disaster management plan?

Yes, the Company has a Board approved business continuity and disaster management plan. The policy covers measures like risk assessment, business impact analysis, recovery plan, training and awareness programmes.

8. Significant adverse impact to the environment, arising from the value chain of the entity. Mitigation or adaptation measures taken by the entity in this regard.

Since the company's nature of business is to provide housing loans, there has been no adverse impact on environment.

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.

P7 Essential Indicators

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

We have membership with one trade and industry chamber/association.

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 Industry Chamber/Associations	Reach of trade and industry chambers/ associations (State/National)
1	Finance Industry Development Council (FIDC)	National

Note: The above mentioned membership in FIDC is in the name of Aptus Finance India Private Limited, which is a wholly-owned subsidiary of the Company.

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

Name of the authority	Brief of the case	Corrective Action Taken
Not applicable		

P7 Leadership Indicators

1. Details of public policy positions advocated by the entity

The Company does not take part in any lobbying and has not propagated any public policy positions

SI 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 any
-	-	-	-	-	-

PRINCIPLE 8. Businesses should promote inclusive growth and equitable development

P8 Essential Indicators

1. Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year: Not applicable

Name and brief details of project	SIA notification number	Date of Notification	Whether conducted by independent external agency Yes/No	Results communicated in Public domain	Relevant weblinks
-	-	-	-	-	-
-	-	-	-	-	-

2. Information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by the entity: Not applicable

S No	Name of the project for which R&R is ongoing	State	District	No of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amount paid to PAFs in FY (INR)
-	-	-	-	-	-	-
-	-	-	-	-	-	-

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

The Company has a dedicated customer care department which handles the queries/complaints of the customers via telephone/e-mail. Further the customers also have the option to contact the customer care through the "Aptus E-Seva" mobile application and also through WhatsApp. The grievance redressal policy for addressing the grievance/ complaints of the customers is available on the website of the Company. (weblink: [Grievance Redressal Policy](#))

The Board of Directors of the Company had adopted the Whistle Blower Policy. A mechanism has been established for all stakeholders including Directors, employees, vendors and suppliers to report concerns about unethical behavior, actual or suspected fraud or violation of Code of Conduct and Ethics. It also provides for adequate safeguards against the victimisation of employees who avail of the mechanism and allows direct access to the Chairperson of the audit committee in exceptional cases. The Audit Committee reviews periodically the functioning of whistle blower mechanism.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers : Not applicable

	FY2023	FY2022
Directly sourced from MSMEs/ small producers/service providers	-	-
Sourced directly from within the district and neighboring districts	-	-

P8 Leadership Indicators

1. Details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above): Not applicable

Details of negative social impacts identified	Corrective Action Taken
-	-
-	-

2. Information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies: Nil

S. No	State	Aspirational District	Amount Spent (₹)
-	-	-	-
-	-	-	-

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

(b) From which marginalized /vulnerable groups do you procure?: Not applicable

(c) What percentage of total procurement (by value) does it constitute?: Not applicable

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge: Not available

SL No	Intellectual Property based on traditional Knowledge	Owned/Acquired	Benefit Shared	Basis of Calculating Benefit Share
-	-	-	-	-
-	-	-	-	-

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved: Not available

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

6. Details of Beneficiaries of CSR Projects

SL No.	CSR Project	No of Persons Benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1.	Education	2,530	100
2.	Healthcare & Social Development	20,000	100

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

P9 Essential Indicators

1. Mechanisms in place to receive and respond to consumer complaints and feedback.

Aptus believes that achieving complete customer satisfaction through service excellence is the key to our success. The company regularly takes their feedback to improve its systems and processes. Over the years, the customer satisfaction survey has yielded positive results.

The Company has put in place an effective Grievance Redressal Policy for effective redressal of customer complaints. The policy is available on the website of the Company (weblink: [Grievance Redressal Policy](#))

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

	As a percentage to total turnover
Environment and social parameters relevant to the product	All our loan product and Most Important Terms and Conditions (MITCs) are completely transparent and disclose all product related details.
Safe and responsible usage	
Recycling and or safe disposal	

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

	FY2022		Remarks	FY2022		Remarks
	Received During the Year	Pending Resolution at the end of the year		Received During the Year	Pending Resolution at the end of the year	
Data Privacy			-			-
Advertising			-			-
Cyber Security			-			-
Delivery of Essential Services		Nil	-	Nil		-
Restrictive Trade Practices			-			-
Unfair Trade Practices			-			-
Other			-			-

4. Details of instances of product/Service recalls on account of safety issues: Not applicable

	Number	Reason for Recall
Voluntary Recall	-	-
Forced Recall	-	-

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No)

Yes, the Company has a framework and policy on cyber security and risks related to data privacy. The IT strategy committee of the Company oversees the policy on cyber security and risks related to data privacy. Your Company is ISO/IEC 27001:2013 certified for Information Security Management System.

6. Details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services: No penalty/action taken by regulatory authorities on safety of products/services.

P9 Leadership Indicators

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

All the information related to products and services offered by the company are available on the website of the Company.

We also use various social media and digital platforms to disseminate information on the products and services that we offer.

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

The schedule of charges, most important terms and conditions and fair practices code are available at all the branches as well as on the Company's website for easy access of the customers.

We have also created video tutorials to help customers to track their loan application status and also payments through UPI. Weblinks for these videos are given below.

Weblink: <https://www.youtube.com/shorts/X8oQQAgAAX0>

Weblink: <https://www.youtube.com/watch?v=4sr-1tflxfc>

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

In the event of any disruption/discontinuation of essential services, we approach the customer directly or through digital mode to ensure continued service.

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

The Company displays the information related to its products/services at the branches and also on its website.

5. 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: Not applicable