

# Annexure – 6

## BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT

### SECTION A: GENERAL DISCLOSURES

#### I. Details of listed entity

1.	Corporate Identity Number (CIN) of the Company	L85110KA1987PLC008699
2.	Name of the Company	Can Fin Homes Limited (CFHL)
3.	Year of Incorporation	1987
4.	Registered Office Address	No.29/1, 1st Floor, Sir M N Krishna Rao Road, Basavanagudi,
5.	Corporate Address	Bengaluru 560004
6.	Email Address	<a href="mailto:compsec@canfinhomes.com">compsec@canfinhomes.com</a> , <a href="mailto:development@canfinhomes.com">development@canfinhomes.com</a>
7.	Telephone	+91-80-48536192
8.	Website	<a href="https://www.canfinhomes.com/">https://www.canfinhomes.com/</a>
9.	Financial Year Reported	Financial year 2023-24
10.	Name of the Stock Exchanges where shares are listed	National Stock Exchange of India Limited (NSE) Bombay Stock Exchange Limited (BSE)
11.	Paid-up Capital	₹ 26,63,08,250 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	Nilesh Jain DGM & Company Secretary Telephone number - +91-80-48536192 E-mail id - <a href="mailto:compsec@canfinhomes.com">compsec@canfinhomes.com</a> , <a href="mailto:development@canfinhomes.com">development@canfinhomes.com</a>
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.
14.	Name of assurance provider	In pursuance of SEBI Circular No.: SEBI/HO/CFD/CFD-SEC2/P/ CIR/2023/122, the Company is not required to undertake reasonable assurance of the BRSR Core for the Financial Year 2023-2024.
15.	Type of assurance obtained	

#### II. Products/Services

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

Sl. No.	Description of Main Activity	Description of Business Activity	% of turnover of the Company
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	99.78%



### 17. Products/Services sold by the Company (accounting for 90% of the turnover)

Sl. No.	Product/Service	NIC Code	% of total turnover contributed
1	CFHL's main business is financing by way of 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. CFHL 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	99.78%

### III. Operations

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

Location	Plants	Number of offices	Total
National	NA*	219#	219#
International	NA	0	0

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

# It Includes Pan India presence with 186 branches, 21 Affordable Housing Loan Centres & 12 Satellite Offices as on 31/03/2024; spread across 21 States/Union Territories.

#### 19. Markets served by the Company

##### a. Number of locations

Location	Number
National (No. of States)	21
International (No. of Countries)	The Company has no branches/operations outside India.

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

NIL\*

\*Can Fin Homes is an NBFC - HFC with all operations in India hence does not offer its services to international markets, as a result, this section is not applicable.

##### c. Types of customers

Can Fin Homes, a leading player in the housing finance sector, primarily targets the affordable housing segment, which exhibits a high demand for home loans. The Company's loan portfolio is predominantly comprising of salaried individuals, accounting for 72%, while self-employed and non-professional individuals include the remaining 28%. Can Fin Homes offers a variety of loan schemes, tailored to cater to the diverse needs of different income segments. The terms of these loans are set based on a thorough assessment of the borrower's financial capabilities and requirements. The Company is committed to provide accessible and affordable housing finance solutions to both individuals and entities involved in residential or commercial construction projects.

Housing Loan Approvals to Customers Based on employment in financial year 2023-24

Category	Household Income p.a.	Home Loan Approvals in FY 2023-24	
		% in Value Terms	% in Number Terms
Economically Weaker Section	Up to ₹ 3 Lakh	5.85	12.78
Low Income Group	Above ₹ 3 Lakh and up to ₹ 6 Lakh	30.13	38.97
Middle Income Group	Above ₹ 6 Lakh and up to ₹ 18 Lakh	55.16	43.60
High Income Group	Above ₹ 18 Lakh	8.87	4.66
<b>Total</b>		<b>100.00</b>	<b>100.00</b>

**Depositors:**

Can Fin Homes also have a large number of depositors, which predominantly comprise of retail depositors. As of March 31, 2024, total outstanding deposits stood at ₹23,200.99 lakhs and the number of deposit accounts stood at 4672. The Company accepts deposits directly from the public comprising of individuals and trusts etc.

**IV. Employees****20. Details as at the end of Financial Year****a. Employees and workers (including differently abled):**

Sl. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
<b>EMPLOYEES</b>						
1.	Permanent (D)	903	679	75.19%	224	24.81%
2.	Other than Permanent (E)	152	107	70.39%	45	29.61%
3.	<b>Total employees (D+E)</b>	<b>1055</b>	<b>786</b>	<b>74.50%</b>	<b>269</b>	<b>25.50%</b>
<b>WORKERS*</b>						
4.	Permanent (F)					
5.	Other than Permanent (G)					
6.	<b>Total workers (F+G)</b>					

\*Details related to workers are not applicable as the Company has not employed any workers during the reporting period

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

Sl. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
<b>DIFFERENTLY ABLED EMPLOYEES</b>						
1.	Permanent (D)	3	2	66.67%	1	33.33%
2.	Other than Permanent (E)	Nil	Nil	Nil	Nil	Nil
3.	<b>Total differently abled employees (D+E)</b>	<b>3</b>	<b>2</b>	<b>66.66%</b>	<b>1</b>	<b>33.33%</b>
<b>DIFFERENTLY ABLED WORKERS*</b>						
4.	Permanent (F)					
5.	Other than Permanent (G)					
6.	<b>Total differently abled workers (F+G)</b>					

\* Details related to workers are not applicable as the Company has not employed any workers during the reporting period

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

Particulars	Total (A)	No. and percentage of Females	
		No. (B)	% (B/A)
Board of Directors	9	1	11.11%
Key Management Personnel	4*	0	0%

\*Includes Managing Director & CEO, Deputy Managing Director, Chief Financial Officer and Company Secretary

**22. Turnover rate for permanent employees and workers (disclose trends for the past 3 years)**

Particulars	FY2024			FY2023			FY2022		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	12.00%	10.00%	11.64%	13.86%	12.37%	11.41%	11.46%	10.26%	11.38%
Permanent Workers*	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

\*Details related to workers are not applicable as the Company has not employed any workers during the reporting period.



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

### 23. Name 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 the Company	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the Company (Yes/No)
NIL				

## VI. CSR Details

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) - YES  
(ii) Turnover (in ₹ Lacs): ₹ 3,52,469.36  
(iii) Net worth (in ₹ Lacs): ₹ 4,34,385.30

## VII. Transparency and Disclosure Compliances

### 25. Complaints/Grievances on any of the principles (Principle 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)	FY2023 - 24 Current Financial Year			FY 2022-23 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	138	0	Nil	157	4	NIL
Employees and workers	Yes	Nil	Nil	Nil	Nil	Nil	Nil
Customers	Yes	1517	8	All 8 pending complaints were redressed subsequently	1154	30	All 30 pending complaints were redressed subsequently
Value Chain Partners	Yes	Nil	Nil	Nil	Nil	Nil	Nil
Other (please specify)	Yes	Nil	Nil	Nil	Nil	Nil	Nil

Note: CFHL's policies regarding interactions with stakeholders, including grievance mechanisms, are available on the website. For the convenience of investors and consumers, a specific link for grievance redressal is provided: <https://www.canfinhomes.com/Grievance/GrievanceForm> CFHL's Board has formed a sub-committee, called the Stakeholder Relationship Committee, which is dedicated to addressing stakeholder grievances. Additionally, internal policies have been established to address and resolve employee grievances, ensuring a comprehensive and effective grievance redressal system within the organization.

**27. Overview of the Company’s material responsible business conduct and sustainability issues pertaining to environment and social matters that present a risk or an opportunity to the business of the Company, rationale for identifying the same approach to adapt or mitigate the risk along with its financial implications, as per the following format:**

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	Data Security	Risk	Safeguarding customer information from cyberattacks and data breaches is vital. Any breach can result in severe consequences, such as identity theft and financial loss for customers. Neglecting this issue could lead to reputational harm, financial risks, and regulatory non-compliance.	Embracing cutting-edge technology and setting up a round-the-clock Security Operation Centre (SOC) is key to detecting and countering cyber threats. Collaborations with secure server providers who comply with data security standards are also crucial. Moreover, the implementation of a robust governance framework and stringent information security practices fortifies the security landscape.	<b>Negative:</b> Potential data breaches can lead to significant costs, including investigation expenses, customer notifications, legal fees, and regulatory fines. Operational disruptions may result in productivity loss and potential customer departure. In addition, there is a concern about legal and regulatory repercussions, such as penalties and investigations. Enhanced cybersecurity measures may require additional investments.
2	Energy Management	Risk	Prioritizing energy consumption in sustainability strategies is crucial. Neglecting this could lead to increased energy costs, environmental consequences, and regulatory non-compliance.	Can Fin Homes recognizes the importance of managing energy and is actively measuring energy usage. This includes implementing energy monitoring systems and exploring energy-saving technologies. By tracking energy consumption, Can Fin Homes can identify areas for improvement and develop strategies to reduce energy use, cut costs, and minimize environmental impact.	<b>Negative:</b> Escalating energy expenses may increase operational costs and reduce profitability. However, implementing energy efficiency strategies can lead to cost savings and improve long-term financial performance.
3	Corporate governance and ethics	Opportunity	Can Fin Homes maintains strong corporate governance by adhering to standards, regulations, internal controls, risk assessments, and timely information disclosure, fostering transparency,	NA	<b>Positive:</b> Strong corporate governance and ethical adherence have a significant impact on CFHL’s financial landscape. These principles bolster the Company’s reputation, attracting more clients and business prospects.

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)
			accountability, and ethical conduct across the organization.		<p>They foster trust among stakeholders, including investors and regulators, offering a competitive edge and enduring support.</p> <p>Solid governance practices reduce legal and compliance risks, minimize penalties, and ensure regulatory adherence. This enhances capital accessibility and promotes growth funding. Effective governance drives operational efficiency, cost reductions, and superior financial performance.</p>
4	Talent Management process	Opportunity	<p>Talent management is crucial for Can Fin Homes as it influences their ability to attract, develop, and retain a skilled workforce. The Company takes a strategic approach to talent management, focusing on employee growth, diversity, and inclusion. It invests in training, coaching, and mentoring, and regularly evaluates its talent management strategies to ensure they are effective and aligned with their goals.</p>	NA	<p><b>Positive:</b> Efficient talent management processes improve productivity and performance, leading to cost savings and revenue growth. Providing opportunities for talent development reduces recruitment and training expenses, helping to maintain a skilled and experienced workforce. Strong talent management helps to attract and retain top talent, enhancing the organization's competitive edge.</p>
5	Employee Engagement, Diversity and Inclusion	Opportunity	<p>Emphasizing employee engagement, diversity, and inclusion is crucial for the Company. It lays the foundation for innovation, growth, and profitability. Can Fin Homes values a corporate culture that fosters open dialogue, feedback, and embraces diversity and inclusion.</p>	NA	<p><b>Positive:</b> Investing in employee engagement enhances retention and reduces recruitment and training expenses. Engaged employees increase productivity, which improves efficiency and business performance. A diverse workforce fosters innovation and creativity, leading to increased profitability through the development of new products or services.</p>

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)
6	Business model resilience	Opportunity	Business model guides the Company through external changes, market shifts, and emerging risks. Can Fin Homes is dedicated to proactively identifying potential risks and adapting its business model to ensure resilience in a dynamic environment.	NA	<p>Diversity and inclusion address a wide range of customer needs, enhancing satisfaction, loyalty, and revenue. Being recognized as an inclusive and diverse employer improves branding and attracts top talent for sustained organizational success.</p> <p><b>Positive:</b> Can Fin Homes has a resilient business model that ensures stability and sustainability while minimizing financial risks and securing a steady revenue stream for sustainable growth and profitability. This resilience allows for swift adaptation to market changes, providing a competitive edge. Proactive risk mitigation strategies help in curtailing the financial impact of disruptions, reducing potential losses and costs. A robust and adaptable business model boosts investor confidence, attracting potential investors, and facilitating capital access. The resilience of the business model positions Can Fin Homes to capitalize on emerging opportunities, venture into new markets, and innovate revenue streams, propelling long-term financial growth.</p>



## SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
<b>Policy and management processes</b>									
1 a. Whether the Company'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
c. Weblink of the policies, if available	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
	<a href="https://www.canfinhomes.com/policiescodesdoc/ESG%20Policy.pdf">https://www.canfinhomes.com/policiescodesdoc/ESG%20Policy.pdf</a> <a href="https://www.canfinhomes.com/policiescodesdoc/CSR%20Policy.pdf">https://www.canfinhomes.com/policiescodesdoc/CSR%20Policy.pdf</a>								
2. Whether the Company has translated the policy into procedures. (Yes/No)	Yes, Can Fin Homes has successfully translated its policies into procedures. This initiative is vested with the Risk Management Department (RMD) and the ESG Team of translating policies into operational procedures								
3. Do the enlisted policies extend to the Company's value chain partners? (Yes/No)	No, Can Fin Homes primarily applies its ethical and sustainable business conduct policies to its operations. Although these policies do not extend to its value chain partners, the Company ensures that its suppliers and contractors comply with local laws through contract terms and tender 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 the Company and mapped to each principle.	Can Fin Homes, despite not having any national or international codes, certifications, or label standards, aligns its operations with the National Guidelines on Responsible Business Conduct (NGBRC). This alignment underscores Can Fin Homes' commitment to ethical business practices.								
5. Specific commitments, goals and targets set by the Company with defined timelines, if any.	<ol style="list-style-type: none"> <li>The Company is taking steps to improve energy efficiency by installing LED lights and fluorescent bulbs in its branches and offices. This not only reduces power consumption but also contributes to environmental conservation through the procurement of Green IT Equipment.</li> <li>To minimize environmental impact, the Company is gradually eliminating single-use plastics and reducing plastic usage in offices and branches. Promoting sustainable products and services is a top priority, including discontinuing plastic bottles and straws for beverages. Employees are encouraged to use sustainable products, such as ceramic coffee mugs, reusable cutlery and glass cups.</li> <li>Waste management is taken seriously, with all branches, including the Registered Office, segregating dry, wet and sanitary waste.</li> <li>Recognizing the need for quality day-care services for working women, the organization has availed crèche facilities at the Registered Office, annex CCPC and CRM at Jayanagar, where the majority of women staff are located.</li> <li>The Company places great importance on the health and welfare of its employees. As part of this commitment, the Company has introduced an annual preventive health check-up program. This year, the program included a blood test camp, offering a comprehensive array of tests for all employees working at the Registered Office, annex CCPC and CRM located at Jayanagar. This initiative aims to ensure that all employees have access to vital health assessments and support to maintain their well-being.</li> </ol>								







Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
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**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)

The following document presents a comprehensive analysis of the Company's initiatives pertaining to Business Responsibility and Sustainability, emphasizing its steadfast commitment to addressing fundamental ESG (Environmental, Social, and Governance) challenges. This report illuminates the intrinsic correlation between sustainability objectives and financial targets, elucidating the deliberate incorporation of environmental, social, and governance factors into the Company's operational framework and strategic decision-making processes. This strategic integration underscores the Company's unwavering conviction that responsible and sustainable practices are imperative for long-term business success and the holistic well-being of stakeholders and the broader community.

8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies).  
Shri. Suresh S Iyer, Managing Director & CEO, holds the highest authority for implementing and overseeing the Company's business responsibility policies.

9. Does the Company have a specified Committee of the Board/Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.  
Yes, The Risk Management Committee has been entrusted with the responsibility of making decisions related to sustainability matters. This Committee oversees the formulation and execution of policies, procedures, and initiatives across various areas, including environmental impact management, social responsibility and governance practices.

Name	Position on the Committee	Designation
Shri. Debashish Mukherjee	Chairman	Non-Executive Promotes Director
Shri. Shubhalakshmi Panse	Member	Non-Executive Independent Director
Shri. Anup Sankar Bhattacharya	Member	Non-Executive Independent Director
Shri. Suresh Srinivasan Iyer	Member	Managing Director & CEO
Shri. Ajay Kumar Singh (Upto 29/04/2024)	Member	Deputy Managing Director
Shri. Vikram Saha ( w.e.f 29/04/2024)	Member	Deputy Managing Director
Shri. B M Sudhakar ( upto 30/03/2024)	Member	General Manager
Shri. Prakash Shanbhogue ( w.e.f 18/05/2024)	Member	Deputy General Manager
Shri. Uthaya Kumar A	Member	Chief Risk Officer
Shri. D R Prabhu	Member	DGM & 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, thus demonstrating complete compliance. The Board has conducted a comprehensive review of the Company's operations and has affirmed the absence of any instances of non-compliance.									Annually								

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

P1	P2	P3	P4	P5	P6	P7	P8	P9
Yes, Can Fin Homes takes the initiative to regularly conduct a thorough internal evaluation of all its policies to ensure their effectiveness and relevance. This evaluation involves careful consideration of industry best practices and consultations with experts to guarantee that the policies are aligned with the latest and most efficient strategies employed by best practices implemented by industry organisations.								

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

**SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE**

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

**Essential Indicator:**

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

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	1	Principles of BRSR, Climate Risk, Social Responsibility and Governance impact on business.	88%
Key Managerial Personnel	6	ESG, ESG - Dietician & Nutritionist, Webinar Stress Management System, Can Fin Walkathon, Health Talk Regarding Cardiology	100%
Employees other than Board of Directors and KMPs	31	i. Awareness Programme conducted on POSH Act,2013 ii. Customer Service & Grievance Redressal Mechanism iii. Workshop on a Strategy to Recover the Distressed Assets iv. ESG - Dietician & Nutritionist v. Webinar on Can Fin Walkathon vi. Cyber Security vii. Preventive Vigilance & Fraud Management	100%
Workers		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:**

(Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and as disclosed on the entity's website)

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

NGRBC Principle	Monetary			Has an appeal been preferred? (Yes/No)
	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case		
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
	Not Applicable

**4. Does the Company 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 put in place a comprehensive anti-corruption and anti-bribery policy, which includes detailed guidelines and measures to prevent and address corrupt practices. The Company has made significant efforts to ensure that this policy is effectively communicated to all stakeholders, thus fostering a strong culture of awareness and compliance. Regular training sessions and monitoring mechanisms have been established to ensure that employees and stakeholders adhere to the policy. In addition, the policy incorporates provisions for reporting any suspected instances of corruption, which are backed by a robust investigative framework to ensure thorough examination and resolution. Emphasizing the utmost importance of ethical conduct, the policy also outlines clear consequences for non-compliance, thereby demonstrating the Company's commitment to integrity and transparency. For more information and access to the policy, please visit the following web link:-

<https://www.canfinhomes.com/policiescodesdoc/ESG%20Policy.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:**

	FY2024	FY2023
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	NIL	NIL
Workers	NA	NA

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

	FY2024		FY2023	
	Number	Remarks	Number	Number
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. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflict of interest.

NIL

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

	FY24 (Current Financial Year)	FY23 (Previous Financial Year)
Number of days of accounts payables	The entity operates within the housing finance sector. The business model is service-oriented, focusing on the provision of services rather than the transaction of tangible goods or inventory. Consequently, the occurrence of accounts payable, as traditionally understood, is not a primarily feature of the financial operations. Hence, this metric does not hold relevance for the entity's business model.	

## 9. Open-ness of business Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	FY24 (Current Financial Year)	FY23 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NA	NA
	b. Number of trading houses where purchases are made from	NA	NA
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	NA	NA
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	NA	NA
	b. Number of dealers / distributors to whom sales are made	NA	NA
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	NA	NA
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	NA	NA
	b. Sales (Sales to related parties / Total Sales)	NA	NA
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	NA	NA
	d. Investments (Investments in related parties / Total Investments made)	17.42%	22.22%



## 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
1	Code of Conduct for value chain partner	30.61%

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

Yes, Can Fin Homes obtains annual declarations from its Board members and Key Management Personnel (KMPs) regarding their affiliations with other entities. This protocol ensures that all necessary approvals, as mandated by relevant regulations and the Company's policies, are obtained before engaging in any transactions with such entities or individuals.

## Principle 2: Business should provide goods and services in a manner that is sustainable and safe

### Essential Indicator:

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

Segment	FY2024	FY2023	Details of improvements in environmental and social impacts
R & D	Nil	Nil	There were no investments made in research and development for specific technologies aimed at improving the environmental and social impact of the Company's products and processes during the reported period.
Capex	0.02%	0.12%	As a financial service provider, Can Fin Homes is fully committed to embracing advanced technologies and sustainable solutions in its operations. The Company is investing in the digitization of various IT applications and network infrastructures, aiming to streamline processes and improve overall efficiency. In addition to these IT initiatives, Can Fin Homes has also made significant improvements by upgrading its IT equipment, implemented to switch from traditional CFL lamps to energy-efficient LED lighting systems, contributing to both cost savings and environmentally friendly practices.

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

No, given the nature of CFHL's business, which predominantly deals with financial instruments rather than tangible raw materials, the concept of sustainable sourcing, typically associated with physical goods, is not directly applicable to operations.

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

> Not Applicable

As a Housing Finance Company, Can Fin Homes is dedicated to extending comprehensive financial support to individuals seeking to purchase or construct their homes. The Company significantly emphasizes allocating its resources to meet operational needs. This includes sourcing sustainable products from local vendors at fair and competitive prices to ensure economic viability and support local businesses. There is a particular focus on energy-efficient equipment, such as star-rated air conditioning units, advanced lighting fixtures, and state-of-the-art CCTV

systems. These selections are carefully evaluated to meet stringent energy efficiency standards across all of the Company's branches and offices, ensuring a commitment to sustainability and responsible energy usage.

Can Fin Homes has committed to integrating sustainable sourcing into its operational practices. The Company has established procedures to ensure that sourcing aligns with sustainability principles. In addition, Can Fin Homes closely monitors energy consumption and waste generation as part of its sustainability plan.

Can Fin Homes has strategically planned to offer financial support for various initiatives focused on promoting the utilization of renewable energy sources and reducing dependence on non-renewable ones. As part of this initiative, Can Fin Homes is preparing to launch a comprehensive solar rooftop solution across India. The primary objective of this strategy is to not only provide substantial benefits to customers but also to have a positive and far-reaching impact on the communities.

**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.**

<b>(a) Plastics (including packaging)</b>	As a Housing Finance Company, CFHL naturally produces minimal waste in all the offices. However, the Company prioritize responsible waste management and waste generated from all branches, including the Registered Office, is sorted into categories such as dry, wet, and sanitary. In addition, CFHL has partnered with an e-waste handler to ensure proper disposal of electronic waste.
<b>(b) E-waste</b>	
<b>(c) Hazardous waste</b>	
<b>(d) other waste.</b>	

**3. 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.**

No. this is not applicable to Can Fin Homes as it is a housing finance Company and do not have any physical products as part of its offering to the customers.

**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.
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Considering the nature of CFHL's business, the Company has not conducted the LCA for their services.

**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.**

Not Applicable

**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	Description of the risk / concern	Action Taken
	Not Applicable	



Indicate input material

Recycled or re-used input material to total material  
FY2024 FY2023

Not applicable to Can Fin Homes as it is a housing finance Company and do not have any physical products as part of its offering to the customers.

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:

	FY2024			FY2023		
	Re-used	Recycled	Safely Disposed	Re-used	Recycled	Safely Disposed
Plastics (including packaging)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
E-waste	Nil	Nil	0.55	Nil	Nil	1.84
Hazardous waste	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other waste	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Can Fin Homes, being a Housing Finance Company, is mindful of the waste generated at its branches and registered office, mainly comprising office-related materials. This waste is segregated and disposed off responsibly. The management of recyclable waste is outsourced to a third-party vendor to ensure proper handling and processing of any such waste produced within the Company's facilities.

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 to Can Fin Homes as it is a housing finance Company and do not have any physical products as part of its offering to the customers.

**Principle 3: Business should respect and promote the wellbeing of all employees, including those in their value chains**

Essential indicators:

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

Category	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
<b>Permanent employees</b>											
Male	679	679	100%	679	100%	-	-	-	-	-	-
Female	224	224	100%	224	100%	224	100%	-	-	-	-
<b>Total</b>	<b>903</b>	<b>903</b>	<b>100%</b>	<b>903</b>	<b>100%</b>	<b>224</b>	<b>24.81%</b>	-	-	-	-
<b>Other than Permanent employees</b>											
Male	107	-	-	-	-	-	-	-	-	-	-
Female	45	-	-	-	-	45	100%	-	-	-	-
<b>Total</b>	<b>152</b>	-	-	-	-	<b>45</b>	<b>29.61%</b>	-	-	-	-

Note: The Company's frameworks and initiatives provide an inclusive, safe, and healthy working environment, promoting the well-being of all staff, especially women. As part of these initiatives, the Company is providing a Crèche facility for the children of all its women staff at the Registered Office (RO), Annex, CCPC and CRM at Jayanagar.



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

Category	% of workers covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day Care facilities#	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
<b>Permanent employees</b>											
Male											
Female						NA					
<b>Total</b>											
<b>Other than Permanent employees</b>											
Male											
Female						NA					
<b>Total</b>											

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

	FY24 Current Financial Year	FY 23 Previous Financial Year
Cost incurred on well- being measures as a % of total revenue of the Company	11% *	0.09%

\*Amount is spent towards Group Medclaim Insurance, Group Personal Accident policy.

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

Benefits	FY2024			FY2023		
	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%	-	Y	100%	-	Y
Gratuity	85.59%	-	Y	100%	-	Y
ESI	12.60%	-	Y	16.9%	-	Y
Others- please specify	-	-	-	-	-	-

**3. Accessibility of workplaces**

**Are the premises/offices of the Company 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 Company in this regard.**

The Company's registered office and certain branches are designed to accommodate employees with disabilities. The Company is actively seeking and incorporating feedback from its staff to improve and oversee the provision of mobility assistance for individuals with impairments. The aim is to provide the necessary support for both its employees and customers with different abilities.

**4. Does the Company 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 a policy on equal opportunity in accordance with the Rights of Persons with Disabilities Act, 2016 (RPwD Act) and its associated rules. Can Fin Homes is committed to create employment opportunities at all levels without any form of discrimination. The Company provides equal employment opportunities without discrimination based on age, color, disability, race, caste, sex, religion, etc. The policy can be accessed through the below link: <https://www.canfinhomes.com/policiescodesdoc/ESG%20Policy.pdf>



**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
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>NA</b>	<b>NA</b>

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

Permanent workers	Not Applicable
Other than permanent workers	Not Applicable
Permanent employees	Yes, Employees are encouraged to communicate any grievances they may have by sending an email to the HRM at the provided email address ( <a href="mailto:hrm@canfinhomes.com">hrm@canfinhomes.com</a> ). The Company has a dedicated team that is responsible for addressing and resolving these grievances promptly and effectively.
Other than permanent employees	Additionally, the Company has established an Internal Complaints Committee specifically tasked with addressing complaints related to Prevention of Sexual Harassment (POSH) in the workplace. This Committee ensures a safe and respectful working environment for all employees.  Moreover, the Company has implemented a whistle blower policy, and as part of its Vigil Mechanism, employees are provided with a dedicated email address, <a href="mailto:speak.up@canfinhomes.com">speak.up@canfinhomes.com</a> , to report any concerns or grievances they may have. This mechanism allows employees to come forward with confidence, knowing that their concerns will be addressed in a fair and confidential manner.

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

Category	FY2024			FY2023		
	Total employees/ workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	%(B/A)	Total employees/ workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	%(D/C)
<b>Total Permanent Employees</b>						
- Male						NIL
- Female						
<b>Total Permanent Workers</b>						
- Male						NA
- Female						

The Company does not have any registered union but the staff are having internal mailing facility and option to raise any issues.

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

Category	FY2024					FY2023				
	Total (A)	On health and safety measures		On skill upgradation		Total (D)	On health and safety measures		On skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
<b>Employees</b>										
Male	786	272	34.61%	697	88.68%	615	-	-	231	37.56%
Female	269	119	44.24%	220	81.78%	196	135	68.80%	107	54.59%
<b>Total</b>	<b>1055</b>	<b>391</b>	<b>37.06%</b>	<b>917</b>	<b>86.92%</b>	<b>811</b>	<b>135</b>	<b>16.6</b>	<b>338</b>	<b>41.68%</b>
<b>Workers</b>										
Male										
Female										NA
<b>Total</b>										

During the year, CFHL conducted comprehensive training programs covering a wide array of topics to enhance the skills and knowledge of employees and executives. The training sessions aimed to ensure regulatory compliance, improve service delivery, and foster a positive organisational culture.

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

Category	FY2024			FY2023		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
<b>Employees</b>						
Male	786	679	86.39%	615	615	100%
Female	269	224	83.27%	196	196	100%
<b>Total</b>	<b>1055</b>	<b>903</b>	<b>85.59%</b>	<b>811</b>	<b>811</b>	<b>100%</b>
<b>Workers</b>						
Male						
Female						NA
<b>Total</b>						

Quarterly Performance appraisal (QPA) is determined based on various performance parameters for the branch/cluster/offices and rating is awarded. On the basis of QPA, the staff/employees are graded in 4 stages viz Extra -Ordinary, Good, Average and Below Average

## 10. Health and Safety Management System:

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

No, Given the inherent nature of its business, Can Fin Homes does not pose any significant occupational health or safety risks and remains committed to prioritizing the physical and psychological well-being of its employees. While the Company recognizes that prolonged periods of sitting can lead to health complications, it is dedicated to supporting its staff in maintaining an active lifestyle. To further this commitment, Can Fin Homes has provided each staff member with a smartwatch to closely monitor their physical activities, food intake, and sleep patterns aiming at improving their overall well-being.

### 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. Given its service-oriented nature, Can Fin Homes operates in an environment devoid of work-related risks or hazards.

However, The Company has established a mandatory safety initiative aimed at ensuring that all employees are properly trained and informed about the essential safety protocols to be followed in case of a fire emergency. This includes conducting regular fire drills, providing comprehensive training on the proper usage of fire safety equipment, and creating clear evacuation plans for all areas of the workplace.



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

Not Applicable

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

Yes, Can Fin Homes prioritizes creating a safe and healthy workspace for all employees. This commitment is demonstrated through the implementation of a comprehensive Health and Support Wellness program.

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

Safety Incident /Number	Category	FY2024	FY2023
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	Nil	Nil
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	Nil	Nil
No. of fatalities	Employees	Nil	Nil
	Workers	Nil	Nil
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	Nil	Nil

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

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

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

	FY2024			FY2023		
	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
Working Conditions	Nil	Nil	Nil	Nil	Nil	Nil
Health & Safety	Nil	Nil	Nil	Nil	Nil	Nil

**14. Assessments for the year:**

	% of plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	100%
Working Conditions	100%

**15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.**

Not applicable as no such assessments were conducted. However, The Company is in the process of evaluating the necessity and feasibility of such assessments for its offices and branches.

**Leadership Indicators**

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

Yes, CFHL maintains a policy that prioritizes the welfare of its employees, even in unfortunate circumstances such as death. Benefits including provident fund, gratuity, and privilege leave encashment are expedited for settlements.

**2. Provide the measures undertaken by the entity to ensure payment of statutory dues by the value chain partners.**

CFHL ensures the diligent deduction and remittance of all relevant taxes in accordance with prevailing regulations. This procedure undergoes rigorous scrutiny during both internal and statutory audits.

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

	Total No. of affected employees/workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY2024	FY2023	FY2024	FY2023
Employees				
Workers				Nil

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

Yes, Can Fin Homes is dedicated to retaining its workforce, emphasizing its commitment to avoiding any staff reduction due to changing business conditions or skill gaps. The Company places significant value on its practice of recruiting highly qualified professionals based on merit and continuously developing its employees to meet the ever-evolving needs of the business.

Company had provided a Financial wellness workshop' and prepare a one-time executable goal sheet for all the staff of Can Fin Homes Limited, it was also benefitted by the employee who were retiring in this Financial year.

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

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

**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

No corrective action was necessitated. CFHL expect its value chain partners to adhere to all the laws of the land to ensure the health and safety of their employees.

**Principle 4: Business should respect the interests of and be responsive to all its stakeholders**

**Essential indicators**

**1. Describe the processes for identifying key stakeholder groups of the Company.**

Can Fin Homes has established a Stakeholder Engagement Framework to pinpoint and interact with stakeholders. This framework guides the stakeholder identification process at Can Fin Homes, which involves:

- a) Assessing business operations and identifying all relevant and impacted groups for each operation.
- b) Organizing stakeholders into similar clusters based on their connection to Can Fin Homes or the importance of their stake.
- c) Distinguishing priority groups within each cluster.

**This procedure assists Can Fin Homes in recognizing stakeholders who:**

- a) Depend, either directly or indirectly, on Can Fin Homes’ activities, products, or services and are affected by its performance, or those that Can Fin Homes relies on for its operations.
- b) Are individuals or entities that Can Fin Homes currently entrusts, or may entrust in the future, with legal, commercial, operational, or ethical/moral responsibilities.
- c) Possess the capacity to influence or impact Can Fin Homes’ strategic or operational decision-making.

**2. List stakeholder groups identified as key for the Company and the frequency of engagement with each stakeholder group.**

Stakeholder Group	Whether identified as vulnerable & marginalised group (Yes/ No)	Channels of communication (Emails, SMS, Newspapers, Pamphlets, Advertisements, Community Meetings, Notice Board, Website, Others)	Frequency of engagement (Annually, Half yearly, quarterly /others- please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
1. 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	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 & marginalised group (Yes/ No)	Channels of communication (Emails, SMS, Newspapers, Pamphlets, Advertisements, Community Meetings, Notice Board, Website, Others)	Frequency of engagement (Annually, Half yearly, quarterly /others- please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
2. 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"> <li>1. Strategic Direction</li> <li>2. Financial Performance</li> <li>3. Risk Management</li> <li>4. Corporate Governance</li> <li>5. Regulatory Compliance</li> <li>6. Internal Controls and Audit</li> <li>7. Stakeholder Relationships Board Effectiveness</li> </ol>
3. Sponsor Banks	No	Email, Regular Meetings, Reporting Requirements	Ongoing	<ol style="list-style-type: none"> <li>1. Funding and Capital Support</li> <li>2. Relationship Management</li> <li>3. Risk Management</li> <li>4. Business Strategy and Market Outlook</li> <li>5. Regulatory and Compliance Matters</li> <li>6. Financial Performance and Reporting Strategic Alignment and Governance</li> </ol>
4. Consumers	No	Branch offices of the Company, Website of the Company, Emails, Surveys and Feedback Mechanisms	Ongoing	<ol style="list-style-type: none"> <li>1. Product Information and Education</li> <li>2. Application and Approval Process</li> <li>3. Financial Counselling and Guidance</li> <li>4. Customer Service and Support</li> <li>5. Account Management and Updates</li> <li>6. Consumer Protection and Dispute Resolution</li> <li>7. Financial Literacy and Education</li> </ol>
5. Regulators	No	Regulatory Meetings, Written Correspondence, Regulatory Portals and Online Platforms, Regulatory Reporting Systems, Regulatory Helpdesks, Industry Associations and Regulatory Consultations	Ongoing	<ol style="list-style-type: none"> <li>1. Compliance Updates and Reporting</li> <li>2. Regulatory Changes and Impact</li> <li>3. Licensing and Approvals Risk Management and Governance</li> </ol>



Stakeholder Group	Whether identified as vulnerable & marginalised group (Yes/No)	Channels of communication (Emails, SMS, Newspapers, Pamphlets, Advertisements, Community Meetings, Notice Board, Website, Others)	Frequency of engagement (Annually, Half yearly, quarterly /others- please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
6. Bank	No	Email, Regular Meetings, Reporting Requirements	Ongoing	<ol style="list-style-type: none"> <li>1. Funding and Capital Support</li> <li>2. Business Strategy and Market Outlook</li> <li>3. Regulatory and Compliance Matters</li> <li>4. Financial Performance and Reporting Strategic Alignment and Governance</li> </ol>
7. Auditors and Consultants	No	Meetings, Email Phone calls, Video Conferencing, Documentation	On going	<ol style="list-style-type: none"> <li>1. Financial Audit</li> <li>2. Compliance Audit</li> <li>3. Internal Audit</li> <li>4. Consultancy Services</li> <li>5. Performance Evaluation</li> <li>6. Risk Assessment Fraud Detection and Prevention</li> </ol>
8. Employees	No	In-Person Meetings, Email Communication, Intranet or Internal Company Website, Training Programs and Workshops	Ongoing	<ol style="list-style-type: none"> <li>1. Communication of Company Goals and Strategy</li> <li>2. Employee Feedback and Input</li> <li>3. Performance Management and Recognition</li> <li>4. Training and Development Employee Well-being and Work-Life Balance</li> </ol>
9. Community	Yes	Company's Website, Community Surveys and Feedback Mechanisms, Branch Offices	Need based	<ol style="list-style-type: none"> <li>1. Affordable Housing Initiatives</li> <li>2. Environmental Sustainability Community Feedback and Concerns</li> </ol>



	<b>Stakeholder Group</b>	<b>Whether identified as vulnerable &amp; marginalised group (Yes/ No)</b>	<b>Channels of communication (Emails, SMS, Newspapers, Pamphlets, Advertisements, Community Meetings, Notice Board, Website, Others)</b>	<b>Frequency of engagement (Annually, Half yearly, quarterly /others- please specify)</b>	<b>Purpose and scope of engagement including key topics and concerns raised during such engagement</b>
10	Direct Selling Agents	No	Meetings, SMS, E-mail, Webinars or Online Training Sessions	On going	<ol style="list-style-type: none"> <li>1. Product Knowledge and Training</li> <li>2. Sales Techniques and Strategies</li> <li>3. Marketing Support and Materials</li> <li>4. Performance Monitoring and Incentives</li> <li>5. Compliance and Regulatory Requirements</li> <li>6. Communication and Feedback Training and Development Opportunities</li> </ol>
11.	Recovery Agents	No	Phone calls, Emails, letters, Training Programs and Workshops, Meetings, Documentation	Ongoing	<ol style="list-style-type: none"> <li>1. Training and Guidance</li> <li>2. Account Updates and Information Sharing</li> <li>3. Strategy Development and Alignment</li> <li>4. Compliance with Legal and Ethical Standards</li> <li>5. Performance Evaluation and Feedback</li> <li>6. Communication and Coordination Escalation and Dispute Resolution</li> </ol>
12.	Registrar and Transfer Agents	No	Email, meeting, Phone Calls, Reporting and Documentation, Helpdesk or Support Desk	Ongoing	<ol style="list-style-type: none"> <li>1. Record-keeping and Maintenance</li> <li>2. Regulatory Compliance</li> <li>3. Transfer of Securities or Ownership Interests Reporting and Documentation</li> </ol>
13.	Insurance partners	No	E-mail, SMS, meetings	Ongoing	<ol style="list-style-type: none"> <li>1. Product Training and Support</li> <li>2. Sales and Marketing Collaboration</li> <li>3. Commission and Compensation</li> <li>4. Claims Processing and Customer Service Compliance and Regulatory Support</li> </ol>



Stakeholder Group	Whether identified as vulnerable & marginalised group (Yes/No)	Channels of communication (Emails, SMS, Newspapers, Pamphlets, Advertisements, Community Meetings, Notice Board, Website, Others)	Frequency of engagement (Annually, Half yearly, quarterly /others- please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
14. Deposit Agents	No	E-mail, SMS, meetings, Webinars or Training Sessions, meetings	Need based/ On going	<ol style="list-style-type: none"> <li>1. Onboarding and Training</li> <li>2. Regulatory Compliance</li> <li>3. Deposit Products and Services</li> <li>4. Operational Processes and Procedures</li> <li>5. Performance Monitoring and Reporting</li> <li>6. Customer Service and Issue Resolution Relationship Building and Engagement regulatory requirement</li> </ol>
15. Peer Companies	No	Industry Conferences and Events, Trade Associations, Business Networks and Consortiums, Research Reports and Analyst Coverage	Need based	<ol style="list-style-type: none"> <li>1. Industry Insights and Best Practices</li> <li>2. Technology and Innovation</li> <li>3. Market Dynamics and Competitive Landscape</li> </ol>
16. Media	No	E-mails, Press Releases, Media Conferences or Press Briefings, Company websites.	Quarterly	<ol style="list-style-type: none"> <li>1. Company News and Announcements</li> <li>2. Financial Performance and Reporting</li> <li>3. Regulatory and Legal Matters</li> <li>4. Corporate Social Responsibility (CSR) Initiatives</li> <li>5. Crisis Management and Reputation Protection</li> </ol>
17. 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"> <li>1. Listing Compliance</li> <li>2. Trading and Settlement</li> <li>3. Corporate Actions</li> <li>4. Compliance with Regulatory Requirements</li> <li>5. Investor Relations Regulatory Updates and Guidance</li> </ol>
18. Trustees (Debenture and Deposit)	No	Email, Phone calls, Meetings, Written Correspondence, Legal Counsels or Advisors	Need based and quarterly	<ol style="list-style-type: none"> <li>1. Trust Administration</li> <li>2. Reporting and Dis-closure</li> <li>3. Compliance Monitoring</li> <li>4. Trustee Consent and Approval</li> <li>5. Investor Communication Trustee Meetings.</li> </ol>

Stakeholder Group	Whether identified as vulnerable & marginalised group (Yes/ No)	Channels of communication (Emails, SMS, Newspapers, Pamphlets, Advertisements, Community Meetings, Notice Board, Website, Others)	Frequency of engagement (Annually, Half yearly, quarterly /others- please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
19. Arrangers	No	Email, Phone Calls, Meetings	Ongoing	Co-ordination with investors
20. Rating agency	No	Email, Phone Calls, Meetings	Ongoing	Keep updated on the Company, reviews, compliance procedures.
21. Premises Owners	No	Email, Phone Calls, Meetings	Ongoing	1. Lease Management 2. Property Maintenance and Repairs Financial Matters
22. Suppliers/ Vendors	No	Email, Phone Calls, Meetings	Ongoing	1. Sourcing and Procurement 2. Supplier/Vendor Performance Evaluation 3. Contract Management 4. Issue Resolution Communication and Feedback
23. Research Analysts	No	Analyst Briefings, Emails, Research Reports and Publications, Analyst Surveys and Feedback, Company Presentations, Regulatory Disclosures	Ongoing	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 Analysts' Questions and Concerns

### Leadership Indicators

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

The mechanism of stakeholder engagement serves as a pivotal element in fortifying and diversifying relationships with stakeholders. This process aids in pinpointing crucial issues that influence the growth trajectory of the Company. Can Fin Homes promote a dynamic engagement with stakeholders, fostering enhanced communication of its strategic objectives and performance. As an integral part of the Company's strategy, continuous interaction with both internal and external stakeholder groups is maintained. This interaction is aimed at identifying significant issues that affect these groups. This continuous dialogue aligns expectations and empowers the firm to elevate its service delivery. The Board, staying well-informed of diverse developments, actively solicits directorial feedback.

- 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.**

No



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

**Affordable housing initiative:**

Can Fin Homes plays a vital role in spearheading affordable housing initiatives by providing crucial financial support for projects aimed at significantly enhancing the living conditions of society's communities. With a strong commitment to improving access to housing for all, Can Fin Homes is dedicated to making a lasting impact on the lives of those in need.

**Collaborations with NGOs and community organizations:**

The Company is actively engaged in gaining a comprehensive understanding of the needs and concerns of various groups by partnering with non-governmental organizations (NGOs) and community organizations. These partnerships serve as a platform for targeted outreach, educational initiatives, and assistance programs, ensuring that the Company's support is tailored to meet the specific needs of each group.

**Sensitization and training programs:**

The Company places great importance on conducting sensitization and training programs for its employees to ensure that they are equipped with the knowledge and skills to interact with customers in a considerate and inclusive manner. These programs aim to create a working environment where employees are sensitive to the needs of all customer segments, thereby enhancing the overall customer experience and fostering a stronger sense of community and understanding within the Company.

**Complaint redressal mechanisms:**

To address grievances or concerns raised by these stakeholder groups, the Company has established robust and accessible complaint resolution mechanisms. This ensures that their voices are heard and their issues are promptly resolved.

**Stakeholder Engagement:**

The Company regularly engages with these stakeholder groups through surveys, focus groups, and community meetings. This engagement provides valuable insights that inform the Company's decision-making processes and help tailor services to meet specific needs.

**Principle 5: Business should respect and promote human rights**

**Essential Indicators**

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

Category	FY2024			FY2023		
	Total (A)	No. of employees /workers covered (B)	% (B/A)	Total (C)	No. of employees /workers covered (D)	% (D/C)
<b>Employees</b>						
Permanent	903	682	75.53%	811	199	24.54%
Other than Per-manent	152	0	0%	165	139	84.24%
<b>Total Employees</b>	<b>1055</b>	<b>682</b>	<b>64.64%</b>	<b>976</b>	<b>338</b>	<b>34.63%</b>
<b>Workers</b>						
Permanent						
Other than Per-manent						
Total Workers						NA

Category	FY2024					FY2023				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
<b>Employees</b>										
<b>Permanent</b>	903	Nil	Nil	903	100%	811	0	-	811	100
Male	679	Nil	Nil	679	100%	615	0	-	615	100
Female	224	Nil	Nil	224	100%	196	0	-	196	100
<b>Other than Permanent</b>	152	Nil	Nil	152	100%	165	0	-	165	100
Male	107	Nil	Nil	107	100%	108	0	-	108	100
Female	45	Nil	Nil	45	100%	57	0	-	57	100
<b>Workers</b>										
<b>Permanent</b>										
Male										
Female										
<b>Other than Permanent</b>	NA									
Male										
Female										

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

a. The details are provided below:

	Male		Female	
	Number	Median remuneration / salary / wages of respective category	Number	Median remuneration / salary / wages of respective category
Board of Directors (BoD)	2	8,61,602.38	-	-
Key Managerial Personnel (KMP)	2	2,85,001	-	-
Employees other than BoD and KMP	679	66,854	224	44,256
Workers	-	-	-	-

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

	FY2023-24 Current Financial Year	FY2022-23 Previous Financial Year
Gross wages paid to females as % of total wages	21.14%	21.80%

**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 Human Resource function operates within the Company under the vigilant supervision of the General Manager. The Executive Directors are responsible for addressing any human rights issues that may arise from the business operations.

The team diligently works to identify and mitigate any adverse impacts on human rights through regular assessments and stakeholder engagement, while promoting best practices throughout the Company. The Company takes pride in this dedicated team and remains committed to upholding stringent human rights protection standards across all operations.



The Company enforces a zero-tolerance policy towards workplace sexual harassment and strictly adheres to the provisions of the 'Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013'. This includes the establishment of an Internal Complaints Committee to ensure a safe and respectful work environment for all.

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

Can Fin Homes is committed in upholding the rights and dignity of all individuals and ensuring strict compliance with legal requirements. The Company provides a grievance redressal mechanism for individuals or institutions affected by its operations.

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

Dedicated committees and policies are in place to address grievances and complaints related to human rights matters, and all pertinent details regarding these committees and policies are readily available on the Company's intranet platform.

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

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

The details are provided below:

	FY2024			FY2023		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Sexual Harassment	Nil	Nil	Nil	Nil	Nil	Nil
Discrimination at work-place	Nil	Nil	Nil	Nil	Nil	Nil
Child Labour	Nil	Nil	Nil	Nil	Nil	Nil
Forced La-bour/Involuntary Labour	Nil	Nil	Nil	Nil	Nil	Nil
Wages	Nil	Nil	Nil	Nil	Nil	Nil
Other Human rights re-lated issues	Nil	Nil	Nil	Nil	Nil	Nil

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

	<b>FY24 Current Financial Year</b>	<b>FY23 Previous Financial Year</b>
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	Nil	Nil
Complaints on POSH as a % of female employees / workers	Nil	Nil
Complaints on POSH upheld	Nil	Nil

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

CFHL is dedicated to create a workplace environment that is free from harassment, with a specific focus on eradicating all forms of sexual harassment. The Company encourages employees to report any harassment concerns, and it promptly addresses any complaints related to harassment or unwelcome, offensive behavior.

The Company has established an Internal Complaint Committee with the specific goal of preventing instances of discrimination and harassment targeting women. Regular awareness and training sessions are conducted to ensure that employees are well-informed about the various aspects of sexual harassment and the available complaint redressal mechanisms.

Can Fin Homes adheres to an Equal Opportunity policy and is committed to treating all employees and job applicants with fairness and equality. Any discrimination or harassment based on gender, race, religion, age, or any other protected characteristic is strictly prohibited and will not be tolerated.

Additionally, CFHL has established an Internal Complaints Committee specifically tasked with addressing complaints related to Prevention of Sexual Harassment (POSH) in the workplace. This committee ensures a safe and respectful working environment for all employees.

Moreover, CFHL has implemented a whistle blower policy, and as part of its Vigil Mechanism, employees are provided with a dedicated email address, [speak.up@canfinhomes.com](mailto:speak.up@canfinhomes.com), to report any concerns or grievances they may have. This mechanism allows employees to come forward with confidence, knowing that their concerns will be addressed in a fair and confidential manner.

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

No, Given the nature of CFHL’s operations, the scope of human rights requirements outlined in its business agreements and contracts is relatively limited. It is important to emphasize that while CFHL does not have a specific policy solely dedicated to human rights, it upholds a strict prohibition on any form of forced or compulsory labor, child labor, and discrimination against employees based on various factors including nationality, color, origin, ideology, religion, race, caste, creed, trade union or political activity, sexual orientation, age, sex, illness, disability, pregnancy, or any medical condition. This commitment to upholding human rights is integral to CFHL’s business practices.

**10. Assessment for the year:**

	<b>% of the Company’s plants and offices that were assessed (by the Company or statutory authorities or third parties)</b>
Child Labour	100%
Forced Labour/Involuntary Labour	100%
Sexual Harassment	100%
Discrimination at workplace	100%
Wages	100%
Other- please specify	Nil

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

- Evaluations conducted for Question 9 reveal no substantial risks or concerns that would necessitate any rectification measures within the Company.

**Leadership Indicators**

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

No grievances or complaints have been received. However, the Can Fin Code of Conduct, endorsed by the Board, applies to all directors, senior management, and employees of the Company. This comprehensive Code reflects Can Fin Homes' commitment to various human rights issues, including promoting self-respect and human dignity, eliminating child labour, creating a gender-friendly workplace, and conducting ethical interactions with suppliers and customers.

The Code also emphasizes health and safety, promotes a conducive and healthy environment, and upholds transparency. It includes measures against bribery and corruption and expects exemplary personal conduct from everyone. Violating the Code may result in disciplinary action. Can Fin Homes has established mechanisms to address human rights grievances and complaints from all internal stakeholders.

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

- NIL No specific human rights due diligence is conducted.

**2. 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 several of its branches are designed to be accessible to employees with disabilities. While some branches are situated in commercial buildings that are not on the ground floor, they are equipped with elevators to ensure accessibility for everyone, including individuals with mobility challenges.

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

	<b>% of value chain partners (by value of business done with such partners) that were assessed</b>
Sexual Harassment	
Discrimination at workplace	
Child Labour	Nil, No specific assessments have been carried out to this effect by
Forced Labour/Involuntary Labour	the Company.
Wages	
Others – please specify	

The Company holds its value chain partners to the same high standards of values, principles, and business ethics that the Company upholds in all of their business dealings. This includes but is not limited to ethical sourcing, sustainable practices, and fair labour standards.



4. 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 by the Company for the mentioned period

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

**Essential indicators**

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

Parameter	FY24 (Current Financial Year)	FY23 (Previous Financial Year)
From renewable sources		
Total electricity consumption (A)		
Total fuel consumption (B)		Nil
Energy consumption through other sources (C)		
<b>Total energy consumed from renewable sources (A+B+C)</b>		
<b>From non-renewable sources</b>		
Total electricity consumption (D) (GJ)	9.73	1,53,78,773.00 INR
Total fuel consumption (E) (GJ)	770.41	72,54,913.00 INR
Energy consumption through other sources (F)	Nil	NIL
<b>Total energy consumed from non-renewable sources (D+E+F) (GJ)</b>	<b>780.14</b>	<b>2,26,33,686.00 INR</b>
<b>Total energy consumed (A+B+C+D+E+F) (GJ)</b>	<b>780.12</b>	<b>4,52,67,372.00 INR</b>
<b>Energy intensity per rupee of turnover</b>	0.0000000221	-
(Total energy consumed / Revenue from operations) (GJ)/INR in Lakhs		
<b>Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b>	0.051	-
(Total energy consumed / Revenue from operations adjusted for PPP) (GJ)/INR in Lakhs		
Energy intensity in terms of physical output		
Energy intensity (optional) – the relevant metric may be selected by the entity		

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

Note: The method of reporting energy consumption has been revised. In previous years, energy consumption was quantified in monetary terms (Rupees). However, starting this year, the Company has transitioned to reporting the actual units (GJ) of energy consumed. This change provides a more accurate representation of energy usage. Going forward, all energy consumption data will be reported in this manner.

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

- No, The Company does not fall under the PAT scheme CFHL does not have any sites / facilities identified as designated customers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India as the Company is a non-banking financial institution and not engaged in manufacturing of tangible products.



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

Parameter	FY24 (Current Financial Year)	FY23 (Previous Financial Year)
<b>Water withdrawal by source (in kilolitres)</b>		
(i) Surface water	Nil	-
(ii) Groundwater	Nil	-
(iii) Third party water (Municipal water sup-plies)	1950	-
(iv) Seawater / desalinated water	Nil	-
(v) Others	Nil	-
<b>Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)</b>	<b>1950</b>	-
<b>Total volume of water consumption (in kilolitres)</b>	<b>1950</b>	-
<b>Water intensity per rupee of turnover</b> (Total water consumption / Revenue from operations)	0.0000000553	-
<b>Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> (Total water consumption / Revenue from operations adjusted for PPP)	0.11	-
<b>Water intensity in terms of physical output</b>	-	-
<b>Water intensity (optional)</b> – the relevant metric may be selected by the entity	-	-

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

4. Provide the following details related to water discharged:

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

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

The Company currently has the majority of its premises, including branches and registered offices, under lease agreements. This situation limits direct control over certain parameters at these locations. However, due to the specific nature of the business operations, the Company strictly confines water utilization to operational necessities. Water is used only for essential operational needs and not for any other purpose at these locations.

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

As a housing finance entity, the Company has adopted stringent measures to regulate water usage within its branches and registered offices, ensuring that water is strictly utilized for operational necessities only. Despite the fact that all offices and branches are leased properties, the Company ensures that it maintains a responsible stance by striving to exert influence and minimize water consumption to the greatest extent feasible within its operational constraints.

**6. Please provide details of air emissions (other than GHG emissions) by the Company, in the following format:**

Parameter	Unit	FY2024	FY2023
NOx	Mg/Nm <sup>3</sup>	NIL	NIL
SOx	Mg/Nm <sup>3</sup>	NIL	NIL
Particulate matter (PM)	Mg/Nm <sup>3</sup>	NIL	NIL
Persistent organic pollutants (POP)	Mg/Nm <sup>3</sup>	NIL	NIL
Volatile organic compounds (VOC)	Mg/Nm <sup>3</sup>	NIL	NIL
Hazardous air pollutants (HAP)	Mg/Nm <sup>3</sup>	NIL	NIL
Others – please specify Mercury, Cadmium, Chromi-um etc.	Mg/Nm <sup>3</sup>	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

The Company's business operations, given the focus on the service industry, particularly in the sector of financial services. As a result, operations are devoid of process-based emissions. However, in accordance with the Company's commitment to sustainable growth, efforts are underway to increase the ability to monitor and quantify all emissions within the operational boundary applicable to operations.

**7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:**

The details are provided below:

Parameter	Unit	FY24 (Current Financial Year)	FY23 (Previous Financial Year)
<b>Total Scope 1 emissions</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Co <sub>2</sub>	181903.50	-
<b>Total Scope 2 emissions</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Co <sub>2</sub>	2298.54	-
<b>Total Scope 1 and Scope 2 emission intensity per rupee of turnover</b>	CO <sub>2</sub> /INR in Lakhs	0.000005226	-
(Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)			
<b>Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b>		12.81	-
(Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP) CO <sub>2</sub> /INR in Lakhs			
<b>Total Scope 1 and Scope 2 emission intensity in terms of physical output</b>		-	-
<b>Total Scope 1 and Scope 2 emission intensity</b> (optional)		-	-
- the relevant metric may be selected by the entity			

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



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

The Company has announced its plans to introduce a new loan product known as the Rooftop Solar Loan Scheme. This innovative scheme aims to provide financial support to both new and existing borrowers of HL (Home Loan) and NHL (New Home Loan) products. The primary objective of this scheme is to enable borrowers to install Solar Roof Top Systems (RTS) on their properties, thereby promoting the adoption of sustainable energy solutions. This initiative is in line with the Company's commitment to environmental sustainability and will offer borrowers the opportunity to contribute towards a greener future while also benefiting from reduced energy costs and a lower carbon footprint.

In addition to the above, Can Fin Homes, in its commitment to reducing its carbon footprint, has taken the following initiatives

- Energy Efficiency:** The Company has of implementing energy-efficient measures by installing LED lights and fluorescent bulbs in all its branches and offices. These modern lighting solutions are being chosen for their lower energy consumption compared to traditional lighting systems. This initiative will significantly decrease the Company's overall power usage, leading to a meaningful reduction in its carbon footprint and contributing to its sustainability goals.
- Green IT Equipment:** The Company is procuring Green IT Equipment, which is designed to function with minimal environmental impact and can contribute to lower Green House Gas emissions.
- Minimizing Plastic Use:** The Company has initiated a comprehensive plan to phase out the use of single-use plastic across all its offices and branches. This proactive step is being taken to address the significant environmental impact of plastic production, which is a major contributor to greenhouse gas emissions. By significantly reducing CFHL's reliance on plastic, the Company aims to make a meaningful contribution to the reduction of harmful emissions in its efforts towards environmental sustainability.
- Waste Management:** The Company is segregating dry, wet, and sanitary waste in all its branches. Proper waste management can reduce the amount of waste that ends up in landfills, where it can produce methane, a potent greenhouse gas.
- Green Financing:** The Company is channelling funds towards projects that have positive environmental impacts. A product for solar power is being developed, which would contribute to the generation of renewable energy and the reduction of Green House Gas emissions.

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

The required details are provided below:

Parameter	FY24 (Current Financial Year)	FY23 (Previous Financial Year)
<b>Total Waste generated (in metric tonnes)</b>		
Plastic waste (A)	NA	NA
E-waste (B)	0.55	1.84
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. (Break-up by composition i.e. by materials relevant to the sector)	NA	NA
<b>Total (A+B + C + D + E + F + G + H)</b>	<b>0.55</b>	<b>1.84</b>
<b>Waste intensity per rupee of turnover</b>		
(Total waste generated / Revenue from operations)	0.000000000001	0.0000000001

Parameter	FY24 (Current Financial Year)	FY23 (Previous Financial Year)
<b>Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b>		
(Total waste generated / Revenue from operations adjusted for PPP)	0.000037	0.00012
<b>Waste intensity in terms of physical output</b>	-	-
<b>Waste intensity (optional)</b> - the relevant metric may be selected by the entity	-	-
<b>For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)</b>		
<b>Category of waste*</b>		
(i) Recycled	-	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
<b>Total</b>	-	-
<b>For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)</b>		
<b>Category of waste**</b>		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
<b>Total</b>	-	-

\*Can Fin Homes being in the service industry, the amount of waste is minimal.

\*\*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.

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

**10. Briefly describe the waste management practices adopted in your establishment. 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.**

Given the Company's focus on housing finance, the engagement with hazardous and toxic chemicals is non-existent. The Company has put in place a strategy for e-waste management and has partnered with a certified handler to ensure the appropriate disposal of electronic waste

**11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:**

S. No.	Location of operations/ offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
	The Company does not have any operations/offices in/around in an ecologically sensitive area.		

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

Name and brief details of project	EIA Notification No.	Date	Whether con-ducted by in-dependent external agen-cy (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Considering the nature of business, the environmental impact is limited					



**13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection Act and rules thereunder (Y/N).**

If not, provide details of all such non-compliances, in the following format:

S. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
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Yes, The Company is compliant with the applicable all the environmental law/ regulations / guidelines in India.

**Leadership Indicators -**

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

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

- (i) **Name of the area** - Not Applicable. The Company does not have any operations/offices in/around in areas of water stress.
- (ii) **Nature of operations** -
- (iii) **Water withdrawal, consumption and discharge in the following format:**

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

Considering the nature of business, water usage is limited to drinking and operations.

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. - NA

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

Parameter	Unit	FY24 (Current Financial Year)	FY23 (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	The Company is in the process of setting up a framework to quantify total Scope 3 emissions.	
Total Scope 3 emissions per ru-pee of turnover	Kg CO2/Rupee turnover		
Total Scope 3 emission intensity	Kgs		

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

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

Not Applicable

**4. If the entity provided below taken 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:**

Sr. 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 implemented measures to minimize the use of plastic bottles within their premises. In addition to this, they have installed hand dryers in their facilities to reduce the reliance on paper tissues, thereby contributing to a more sustainable and eco-friendly environment.	Waste generation mitigated

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

Yes, the Company maintains a comprehensive Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) to manage disruptions related to technology, personnel, and processes. The effectiveness of these plans is regularly evaluated by identifying potential risks. Necessary modifications are made to ensure the Company's seamless operation.

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

Most of the Company's crucial partners in the value chain are individuals, and the Company's operations have not resulted in any harmful environmental effects.

**7. % 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.**

**Essential indicators**

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

The Company has 2 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 Company is a member of/affiliated to.**

S. No.	Name of the trade and industry chambers/associations	Reach of trade and industry chambers/associations (State/National)
1	Federation of Karnataka Chamber of Commerce and Industry (FKCCI)	State
2	The Associated Chambers of Commerce & Industry of India (ASSOCAM) Development	National

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

Name of the authority	Brief of the case	Corrective action taken
There have been no adverse orders against the Company pertaining to anti-competitive conduct from regulatory bodies.		

**Leadership Indicators**

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

S. No.	Public Policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/ No)	Frequency of Review by Board (Annually/ Half yearly/Quarterly/Others-please specify)	Web Link, if available
Can Fin Homes contributes insights during the regular seminars and meetings conducted by the Regulator.					

**Principle 8: Businesses should promote inclusive growth and equitable development.**

**Essential Indicators**

**1. Details of Social Impact Assessments (SIA) of projects undertaken by the Company, 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 the Company, in the following format:

S. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amount sent on R&R activities during FY 2023-24 (In INR)
Not Applicable						

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

In assessing the success of projects in meeting their goals, comprehensive strategies are employed by the organization. These strategies include engaging with beneficiaries on an individual basis as well as in groups. The organization ensures that beneficiaries have ample opportunities to voice any concerns they may have. The process of addressing these concerns involves a close collaboration with the CSR team. The organization has a strong track record of resolving any issues raised by the community, and to date, no major concerns have been reported.

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

	FY2024	FY 2023
Directly sourced from MSMEs/small producers	NIL	NIL
Directly from Within India	NIL	NIL

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

Location	FY24 Current Financial Year	FY 23 Previous Financial Year
Rural	-	-
Semi-urban	13.62%	12.68%
Urban	25.99%	28.27%
Metropolitan	60.39%	59.05%

(Places are categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leadership Indicators

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

Details of negative social impact identified	Corrective action taken
Not Applicable	

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

S. No	State	Aspirational District	Amount spent (In INR)
1	TamilNadu	Ramanathapuram	11,78,000
2	Uttrakhand	Haridwar	2,04,135



3. (a) **Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized/vulnerable groups? (Yes/No)** - No, However Can Fin Homes maintains a streamlined approach to procurement, encouraging the acquisition of stationery, supplies, and housekeeping necessities from local sources. This approach, however, is not applicable to the procurement related to IT, given the specialized nature of such 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 the Company (in the current financial year), based on traditional knowledge:**

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

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
		NA

6. **Details of beneficiaries of CSR Projects:**

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized group
1	Procurement and distribution of education materials such as note books, pens, pencils, sharpners and erasers to 5000 underprivileged students	5000	100%
2	Financial assistance towards installation of 15kw solar off grid power plant system	3245	100%
3	Financial assistance for Installation of twenty eight sanitary napkin vending machine and incinerators	6284	100%
4	Procurement and installation of one dialysis machine	15000	100%
5	Financial assistance for installation of forty semi fowler manual cots	10000	100%
6	Procurement and installation of nine 50 LPH RO+UV+UF water purifiers with 100-liter storage facility to various Government Schools situated in various villages located in Chitra Durga	2148	100%
7	Procurement and installation of one 50 LPH RO+UV+UF water purifiers with 100-liter storage facility to one primary health care center located in Bannerghata, Bengaluru	2148	100%
8	Procurement and installation of fifteen 50LPH RO+UV+UF+TDS water purifiers with 100-liter water storage facility	3000	100%
9	Supply of ten Autoclave machines to ten dif-ferent hospitals of Navi Mumbai Municipal Corporation	10000	100%

## Principle 9: Businesses should engage with and provide value to their consumers in a responsible manner

### Essential indicators

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

Can Fin Homes, as a service-centric entity, prioritizes customer service and satisfaction. To this end, measures have been put in place to enable customers to easily share feedback and complaints.

Upon receipt of a grievance, an acknowledgement is issued within a week. This acknowledgement includes the name and role of the officer assigned to address the grievance and is accompanied by a Reference Number (RN).

Can Fin Homes also responds to grievances reported by regulatory bodies such as the National Housing Bank, National Consumer Helpline, Reserve Bank of India, Ministry of Consumer Affairs, Securities Exchange Board of India, and other Ministries. The Grievance Redressal Department, situated at the Registered Office, is tasked with managing these grievances.

#### Mechanism:

#### Escalation Process:

Should any grievances arise, customers are encouraged to reach out to the home branch for an immediate resolution. If the resolution provided by the branch does not meet the customer's satisfaction, the customer can escalate the issue via the Grievance Redressal Portal available on the official website of Can Fin Homes, [www.canfinhomes.com](http://www.canfinhomes.com). This advanced web-based system is designed to record and categorize grievances according to their nature and maintains specific turnaround times for each category or sub-category.

Customers are provided with several channels to address their complaints:

- A) The CHFL online web portal at <https://www.canfinhomes.com/Grievance.aspx> allows customers to register their grievances.
- B) The Grievance Redressal Department can be contacted via telephone at the designated number for lodging grievances.
- C) Alternatively, customers can choose 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 can be found on the website of Can Fin Homes, [www.canfinhomes.com](http://www.canfinhomes.com).

#### Procedure for Addressing Customer Complaints:

- a. **Customer Verification and Information Security:** When lodging complaints via the website, customers are asked to confirm their identity by providing specific details such as loan number, email address, and mobile number. Upon successful verification, the complaints are automatically uploaded to the Online Web-Portal. To ensure the security of customer information, responses to these complaints are dispatched to the customers' registered email addresses.
- b. **Acknowledgement of Complaint ID and Customer Advisory:** As soon as a complaint is uploaded to Can Fin Homes' centralized online web portal, an immediate acknowledgement email and SMS are dispatched to the complainant's registered email address and mobile number. This communication includes a unique Grievance Reference Number for effortless identification and tracking of the complaint.
- c. **Complaint Assignment:** Timelines specific to the nature of the grievance have been set to guarantee timely and suitable resolution. Can Fin Homes is dedicated to addressing grievances in a proper and time-bound manner, offering customers comprehensive guidance throughout the process. An escalation mechanism/matrix has been implemented to effectively manage customer grievances. If any delays beyond the stated timelines are anticipated, Can Fin Homes informs the customer. The final response or redressal is dispatched within one month (30 days) from the date of acknowledgement or Can Fin Homes 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. Complaint Monitoring and Analysis:** Can Fin Homes 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 is aimed at enhancing the quality and effectiveness of customer service. Both customer feedback (complaints) and the grievance redressal process are periodically reviewed by the Managing Director and Chief Executive Officer of Can Fin Homes. 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:**

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

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

Number of consumer complaints in respect of the following:	FY24 (Current Financial Year)		Remarks	FY23 (Previous Financial Year)		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	Nil	Nil	All pending complaints were redressed subsequently	NIL	NIL	All pending complaints were redressed subsequently
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	1517	8		1154	30	

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

	Number	Reasons for recall
Voluntary recalls	Not Applicable	Not Applicable
Forced recalls	Not Applicable	Not Applicable

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

- Yes, Can Fin Homes has implemented Cyber Security and IT Policies that have been approved by the Board. These policies are designed to establish, monitor, and continually improve the Company's internal practices for information security. The primary goal is to protect the privacy and security of customer data. Furthermore, Can Fin Homes adheres strictly to the relevant regulatory framework and guidelines. The policies in question can be found on the intranet platform of Can Fin Homes.
- The Company also has an IT Strategy Committee headed by an Independent Director and coordinated by a senior officer for reviewing and management of the IT Strategic plans, Role Management of IT Team, Monitoring of Value delivery of IT resources, Project management of various ongoing projects, overall performance management of applications and utilization of IT Assets, IT Risk management on an ongoing basis.

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

The Company does not have any such instances.

**7. Provide the following information relating to data breaches:**

		<b>Provide the following information relating to data breaches:</b>
a.	Number of instances of data breaches along-with im-pact	There were no instances of data breach during the year.
b.	Percentage of data breaches involving personally iden-tifiable information of customer	
c.	Impact, if any, of the data breaches	

**Leadership Indicators**

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

- Can Fin Homes ensures that detailed information about its loan products and services is accessible to the public via its official website, [www.canfinhomes.com](http://www.canfinhomes.com). In addition, Can Fin Homes utilizes a variety of digital platforms to effectively disseminate information about its offerings.
- Moreover, Can Fin Homes arranges educational sessions to impart valuable knowledge and insights to its customers. The objective of these sessions is to increase customer awareness and comprehension of the products and services that Can Fin Homes provides.

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

Not Applicable

CFHL conducts training sessions at its branches to educate customers on the key terms of their loan agreements and to familiarize them with the entire loan disbursement and repayment process. The training is carried out during the customer’s visit to the branch.

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

Not Applicable

**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 whole? (Yes/No)**

- In line with Can Fin Homes’ dedication to customer satisfaction, the Company undertakes various initiatives to share product information. This includes displaying banners at branches, distributing informative pamphlets/leaflets, and broadcasting product details via radio/FM channels.
- Can Fin Homes also conducts regular customer service surveys to collect feedback. Customer service representatives at the registered office actively engage with customers, asking predefined questions about customer service, grievance redressal, overall service quality, Direct Selling Agents services, and the display of product information on the Company’s website. Also, Can Fin Homes provides an online web portal where customers can submit their suggestions or provide feedback.