

## 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
3.	Date of incorporation	29-10-1987
4.	Registered Office Address	No.29/1, 1st Floor, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru 560004
5.	Corporate Address	
6.	E-mail Address	<a href="mailto:compsec@canfinhomes.com">compsec@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	2024-25
10.	Name of the Stock Exchanges where shares are listed	National Stock Exchange of India Limited (NSE) and BSE Limited (BSE)
11.	Paid-up Capital	₹ 2,663.31 (in Lakhs) divided into 133,154,125 equity shares of ₹ 2/- each
12.	Name and contact details (telephone, e-mail 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>
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Standalone basis
14.	Name of assurance provider	In pursuance of SEBI Circular No.: SEBI/HO/CFD/CFD-SEC2/P/CIR/2023/122, dated 12/07/2023
15.	Type of assurance obtained	the Company is not required to undertake reasonable assurance of the BRSR Core for the Financial Year 2024-25

#### II. Products / Services

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

Sr. No.	Description of Main Activity	Description of Business Activity	% of turnover of the Company
1.	Financial Service	Other financial activities	99.05

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

Sr. No.	Product / Service	NIC Code	% of turnover of the Company
1.	Our 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. Company also offers non-housing loans including mortgage loans, site / plot loans, loans for commercial properties, loan against rent receivables, top up loans and personal loans.	64192	99.05

### III. Operations

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

Location	Number of plants	Number of offices	Total
National	NA*	234#	234#
International	NA	0	0

Note: \* 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 216 Branches, 18 Affordable Housing Loan Centres as on 31/03/2025; spread across 21 States/Union Territories.

#### 19. Market Served by the entity

##### a. Number of locations

Location	Number
National (No. of States)	21 (States and Union Territories)
International (No. of Countries)	Nil

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

Not Applicable

##### c. A brief on type of customers

The Company is a leading player in the housing finance sector and it primarily targets the affordable housing segment, which exhibits a high demand for home loans. The Company has a strong presence across India, with multiple branches offering financial solutions. Additionally, the Company accepts fixed deposits. The Company offers a comprehensive range of loan schemes, carefully designed to meet the diverse financial needs of different income segments. These offerings are broadly categorized into Housing Loan Products and Non-Housing Loan Products, ensuring accessibility for both homebuyers and other financial requirements.

The following products are offered:

Housing Loan Products	Non-Housing Loan Products
Individual Housing Loan	Site Loan - Dev. Authority
Commercial Housing Loan	Site Loan - Others
Composite Housing Loan	Mortgage Loan*
Composite Loan Govt. Layout	Builder Loan*
Flat under Construction TPA Basis	Loans against Rent Receivables*
IHL Cash Salary	Loans for Commercial Properties*
Affordable Housing Loan Rural	Personal Loan
Affordable Housing Loan Urban	Flexi LAP*
	CFHL Top-up Loan
	Nishchint - Loan for Pensioners
	I-Secure Loan*
	Rooftop Solar Loan Scheme

\*Loans to both Individuals & Non-Individuals

The Company's loan portfolio is pre-dominantly comprising of salaried individuals, accounting for 70%, while self-employed and non-professional individuals include the remaining 30%. The Company 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 in providing accessible and affordable housing finance solutions to both individuals and entities involved in residential or commercial construction projects. The Housing Loan Approvals to customers based on employment in financial year 2024-25 and previous year are is given below:

Category	Household Income p.a. (Amt in ₹)	Home Loan Approvals in FY 2024-25		Home Loan Approvals in FY 2023-24	
		% in Value Terms	% in Number Terms	% in Value Terms	% in Number Terms
Economically Weaker Section	Up to ₹3 Lakh	32%	9%	5.85%	12.78%
Low Income Group	Above ₹3 Lakh and up to ₹6 Lakh	33%	28%	30.12%	38.96%
Middle Income Group	Above ₹6 Lakh and up to ₹18 Lakh	32%	53%	55.16%	43.60%
High Income Group	Above ₹18 Lakh	3%	10%	8.87%	4.66%
<b>Total</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

#### Depositors:

The Company also has a large number of depositors, who pre-dominantly comprise retail depositors. As of March 31, 2025, total outstanding deposits stood at ₹19352.19 Lakhs and the number of deposit accounts stood at 3721. The Company accepts deposits directly from the public comprising individuals and trusts etc.

#### IV. Employees

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

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

Sr. No.	Particulars	Total (A)	Male Employees		Female Employees	
			No. (B)	% (B/A)	No. (C)	% (C/A)
1.	Permanent (D)	1108	838	75.63%	270	24.36%
2.	Other than Permanent (E)	76	53	69.73%	23	30.26%
3.	<b>Total employees (D+E)</b>	<b>1184</b>	<b>891</b>	<b>75.25%</b>	<b>293</b>	<b>24.74%</b>
<b>Workers</b>						
1.	Permanent (F)					
2.	Other than Permanent (G)			Not applicable		
3.	<b>Total employees (F+G)</b>					

Note - 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:

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
<b>Differently-abled Employees</b>						
1.	Permanent (D)	3	2	67%	1	33%
2.	Other than Permanent (E)	--	--	--	--	--
3.	<b>Total employees (D+E)</b>	<b>3</b>	<b>2</b>	<b>67%</b>	<b>1</b>	<b>33%</b>
<b>Differently-abled Workers</b>						
1.	Permanent (F)					
2.	Other than Permanent (G)			Not applicable		
3.	<b>Total employees (F+G)</b>					

##### 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%

Note: \*\* 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	FY 2024-25 (Turnover rate in current FY)			FY 2023-24 (Turnover rate in previous FY)			FY 2022-23 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	16.27%	9.65%	14.61%	12.00%	10.00%	11.64%	13.86%	12.37%	11.41%
Permanent Workers	Not Applicable								

Note: Details related to workers are not applicable as we have 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**

Sr. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether Holding / Subsidiary/ Associate / Joint Venture	% of shares held by the Company
NIL - No Holding, Subsidiary or Associate Companies (including joint ventures)			

**VI. CSR Details**

24. (i) Whether CSR is applicable as per Section 135 of Companies Act, 2013: (Yes/No) - Yes  
 (ii) Turnover (in ₹): ₹ 3,87,961.79 Lakhs  
 (iii) Net worth (in ₹): ₹ 5,06,749.37 Lakhs

**VII. Transparency and Disclosure Compliances**
**25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:**

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY2024 - 25 Current Financial Year			FY 2023-24 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
Investors (other than shareholders)	Yes	Nil	Nil		Nil	Nil	Nil
Shareholders	Yes	144*	0		157	4	All pending complaints were redressed subsequently
Employees and workers	Yes	Nil	Nil		Nil	Nil	Nil
Customers	Yes	1256**	16	All pending complaints have been redressed subsequently	1517	30	All pending complaints have been redressed subsequently
Value Chain Partners	Yes	Nil	Nil		Nil	Nil	Nil

Note: \* Complaints primarily relate to the non-receipt of dividends, requests for transmission, deletion, or name changes, inquiries regarding the annual report, and issues concerning lost share certificates remover or the issuance of duplicate certificate.

\*\* The complaints and queries received primarily relate to the status of the CLSS application, concerns regarding the rate of interest, requests for a foreclosure letter and statement of accounts, and inquiries about the loan closure process.

For all our other key stakeholders, we have a dedicated e-mail address: [grievance.redressal@canfinhomes.com](mailto:grievance.redressal@canfinhomes.com) for them to raise their grievances that is then dealt by either the Grievance Redressal team or other team as applicable. The policy can be accessed via web link: [https://www.canfinhomes.com/Policies\\_and\\_Codes](https://www.canfinhomes.com/Policies_and_Codes)

Overview of the entity's material responsible business conduct issues

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

Sr. 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 and opportunity	Risk: Prioritizing energy consumption in sustainability strategies is crucial. Neglecting this could lead to increased energy costs, environmental consequences, and regulatory non-compliance. Opportunity: Energy management presents a significant opportunity to reduce emissions and achieve cost savings through efficiency. By optimizing energy consumption, lower their carbon footprint, and enhance operational efficiency.	The Company 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, the Company identifies 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.  <b>Positive:</b> Due to implementing energy efficiency strategies can lead to cost savings and improve long-term financial performance.
3.	Corporate governance and ethics	Opportunity	The Company maintains strong corporate governance by adhering to standards, regulations, internal controls, risk assessments, and timely information disclosure, fostering transparency, accountability, and ethical conduct across the organization.		<b>Positive:</b> Strong corporate governance and ethical adherence have a significant impact on the company's financial landscape. These principles bolster the company's reputation, attracting more clients and business prospects. They foster trust among stakeholders, including investors and regulators, offering a competitive edge and enduring support.

Sr. 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)
4.	Talent Management process	Opportunity	Talent management is crucial for the Company 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>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> <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	Opportunity	Employee engagement is essential to a Company's success, serving as the cornerstone for innovation, growth, and profitability. When employees are deeply invested in their work, they bring fresh ideas, drive continuous improvement, and contribute to a thriving organizational culture. A highly engaged workforce fosters collaboration, enhances productivity, and ultimately propels the company toward sustainable success. Prioritizing engagement is not just beneficial - it's vital for long-term stability and competitive advantage.		<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.</p>

6.	Diversity and Inclusion	Opportunity	Diversity and inclusion are essential to the success of the Company, shaping a corporate culture that values open dialogue, constructive feedback, and a sense of belonging for all. By fostering an environment where different perspectives are embraced, the Company strengthens innovation, enhances decision-making, and drives sustainable growth. Prioritizing diversity and inclusion not only cultivates a positive workplace but also ensures long-term business success and resilience in an evolving market.	<b>Positive:</b> 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
7.	Business model resilience	Opportunity	Business model guides the Company through external changes, market shifts, and emerging risks. The Company is dedicated to proactively identifying potential risks and adapting its business model to ensure resilience in a dynamic environment.	<b>Positive:</b> The Company as 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 the Company to capitalize on emerging opportunities, venture into new markets, and innovate revenue streams, propelling long-term financial growth.

Note: The Company is taking a proactive step in advancing responsible business practices by initiating a double materiality assessment. This process will help identify key sustainability issues related to environmental and social matters that are significant both to the Company and its stakeholders.

As part of the initiative, the Company is conducting a structured assessment to determine material risks and opportunities. A questionnaire is being prepared to gather insights, and based on the responses received, we will refine our approach to either adapt or mitigate potential risks. This will be complemented by a thorough evaluation of the financial implications associated with these issues, ensuring a strategic and informed decision-making process.

By undertaking this assessment, the Company reaffirms its commitment to sustainability, stakeholder engagement, and long-term resilience in an evolving business landscape.

## SECTION B : MANAGEMENT AND PROCESS DISCLOSURES

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

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
1. a. Whether your entity's policy / policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
c. Web Link of the Policies, if available	<p>To access the Company's following policies please visit <a href="https://www.canfinhomes.com/Policies_and_Codes">https://www.canfinhomes.com/Policies_and_Codes</a></p> <ul style="list-style-type: none"> <li>• Grievance Redressal Policy</li> <li>• CSR policy</li> <li>• Corporate Governance Policy</li> <li>• Nomination, and Remuneration and HR Policy</li> <li>• Whistleblower policy</li> <li>• Environment Social Governance Policy</li> <li>• POSH Policy</li> <li>• COC for Directors &amp; Senior Management</li> <li>• Policy for Determination of Materiality of Events</li> <li>• Policy on with Related Party Transactions</li> <li>• Code of Practices &amp; Procedures for Fair Disclosure of Unpublished Price Sensitive Information</li> </ul> <p>The Policies are approved by the Board. Further, the Policy is reviewed by the Management periodically and the changes are put to the Board for their approval as applicable.</p> <p>Note: Some of the policies of the Company are accessible only to employees and other internal stakeholders.</p>								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	N	N	Y	Y	N	N	N	N	N
<p>Note: The Company primarily applies its ethical and sustainable business conduct policies to its operations. Although these policies do not extend to its value chain partner However, the Company ensures that its suppliers and contractors comply with local laws through contract terms and tender conditions.</p>									
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.	<p>The Company does not have any national or international codes, certifications, or label standards. However, the Company aligns its operations with the National Guidelines on Responsible Business Conduct (NGBRC). This alignment underscores Can Fin Homes' commitment to ethical and standard business practices.</p>								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
5. Specific commitments, goals and targets set by the Company with defined timelines, if any.	<p><b>Commitments</b></p> <ol style="list-style-type: none"> <li>1. Environmental Responsibility – Reducing carbon emissions, enhancing energy efficiency, and promoting circular economy principles.</li> <li>2. Social Impact – Strengthening diversity and inclusion, employee well-being, and community engagement initiatives.</li> <li>3. Governance &amp; Transparency – Upholding ethical business practices, regulatory compliance, and transparent reporting.</li> </ol> <p><b>Goals &amp; Targets</b></p> <ol style="list-style-type: none"> <li>1. Renewable Energy Transition - Increase the share of renewable energy in our operations year on year</li> <li>2. Waste Reduction - Implement zero-waste policies and cut landfill waste</li> <li>3. Employee &amp; Community Development - Launch capacity-building</li> </ol> <p><b>Ongoing Work</b></p> <ul style="list-style-type: none"> <li>• Materiality Assessment - Continuously assess ESG materiality to align strategies with evolving global standards.</li> <li>• Sustainability Roadmap - Develop and implement a comprehensive roadmap with annual performance reviews.</li> <li>• Stakeholder Engagement - Collaborate with investors, employees, and communities to drive meaningful sustainability impact</li> </ul>								
6. Performance of the Company against the specific commitments, goals and targets along with reasons, in case the same are not met.	<p><b>For Environmental</b></p> <p>To reduce carbon emissions and improve energy efficiency across operations:</p> <ul style="list-style-type: none"> <li>• Replaced all old fluorescent light bulbs with energy-saving LED alternatives.</li> <li>• Installed a 25 kW solar rooftop system at its registered office to harness renewable energy.</li> <li>• Implemented motion sensor lights in office areas to optimize energy usage based on occupancy.</li> <li>• Installed low-flow taps in the new registered office building to reduce water consumption.</li> <li>• Adopted five-star rated, energy-efficient electrical fixtures to minimize energy draw.</li> <li>• Introduced time-based regulation and optimization of air-conditioning systems to curb unnecessary emissions.</li> </ul> <p><b>For Social Impact</b></p> <ul style="list-style-type: none"> <li>• Sponsored scholarships / Infrastructural development and educational materials for underprivileged students through CSR</li> <li>• Promoted workplace diversity by reinforcing equal employment opportunity policies and increasing the inclusion of female staff, resulting in a nearly 17% year-on-year growth in female representation across the organization.</li> <li>• The Company had conducted comprehensive training programs across various domains including POSH, ESG, compliance, HR, credit, recovery, and legal practices. These initiatives spanned all staff levels-from officer induction to senior management-enhancing professional development and regulatory awareness.</li> </ul> <p><b>For Governance</b></p> <ul style="list-style-type: none"> <li>• The Company is committed to the highest standards of corporate governance, ethical conduct, and transparency. The Company ensures strict adherence to regulatory frameworks, fosters a culture of accountability, and maintains clear, timely reporting across all operational and financial activities.</li> </ul>								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9																											
									<ul style="list-style-type: none"> <li>Policies are regularly reviewed to align with evolving laws and ESG expectations, and internal audits and risk management protocols are embedded to safeguard stakeholder interests and promote long-term institutional integrity.</li> </ul>																											
<b>Governance, leadership and oversight</b>																																				
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)									This document offers an in-depth evaluation of the Company's initiatives in the realm of Business Responsibility and Sustainability, underscoring its resolute dedication to addressing core Environmental, Social, and Governance (ESG) imperatives. It highlights the intrinsic alignment between the Company's sustainability objectives and its financial goals, articulating the intentional integration of ESG considerations into both its operational framework and strategic decision-making. This approach reflects the Company's firm belief that sustainable and responsible practices are essential not only for enduring business success but also for the comprehensive well-being of its stakeholders and the wider 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 entity 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.																											
									<table border="1"> <thead> <tr> <th style="background-color: #e0e0e0;">Name</th> <th style="background-color: #e0e0e0;">Position on the Committee</th> <th style="background-color: #e0e0e0;">Designation</th> </tr> </thead> <tbody> <tr> <td>Shri Debashish Mukherjee (upto 31/05/2025)</td> <td>Chairman</td> <td>Non-Executive Promoter Director</td> </tr> <tr> <td>Smt. Shubhalakshmi Panse</td> <td>Member</td> <td>Non-Executive Independent Director</td> </tr> <tr> <td>Shri Anup Sankar Bhattacharya</td> <td>Member</td> <td>Non-Executive Independent Director</td> </tr> <tr> <td>Shri Suresh Srinivasan Iyer</td> <td>Member</td> <td>Managing Director &amp; CEO</td> </tr> <tr> <td>Shri Vikram Saha</td> <td>Member</td> <td>Deputy Managing Director</td> </tr> <tr> <td>Shri Prakash Shanbhogue</td> <td>Member</td> <td>General Manager</td> </tr> <tr> <td>Shri Uthaya Kumar A</td> <td>Member</td> <td>Chief Risk Officer</td> </tr> <tr> <td>Shri D R Prabhu</td> <td>Member</td> <td>Chief Compliance Officer</td> </tr> </tbody> </table>	Name	Position on the Committee	Designation	Shri Debashish Mukherjee (upto 31/05/2025)	Chairman	Non-Executive Promoter Director	Smt. 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 Vikram Saha	Member	Deputy Managing Director	Shri Prakash Shanbhogue	Member	General Manager	Shri Uthaya Kumar A	Member	Chief Risk Officer	Shri D R Prabhu	Member	Chief Compliance Officer
Name	Position on the Committee	Designation																																		
Shri Debashish Mukherjee (upto 31/05/2025)	Chairman	Non-Executive Promoter Director																																		
Smt. 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 Vikram Saha	Member	Deputy Managing Director																																		
Shri Prakash Shanbhogue	Member	General Manager																																		
Shri Uthaya Kumar A	Member	Chief Risk Officer																																		
Shri D R Prabhu	Member	Chief Compliance Officer																																		

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

Subject of Review	Indicate whether review was undertaken by Director / Committee of the Board / Any other Committee									Frequency (Annually / Half Yearly / Quarterly / Anyother - 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	The Company 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.									Quarterly								
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.	Yes. While the Company conducts regular internal evaluations to ensure that its policies remain effective, relevant, and aligned with industry best practices, it also engages external expertise when appropriate. In FY 2024-25, the Centre for Environmental Research and Education (CERE) carried out a gap assessment specifically focused on ESG-related policies. This external review aimed to benchmark the Company's practices against leading standards and identify opportunities to further strengthen its sustainability and governance frameworks.																	

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

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

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

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

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	5	<ul style="list-style-type: none"> <li>• Outlook for the Housing Finance Industry</li> <li>• Housing Finance Industry Growth - Past trends, Emerging trends, Regulatory Landscape (SARFAESI Act etc.), Challenges faced by the Industry, Future outlook</li> <li>• Risk Management for Directors on Boards of NBFCs - By CAFRAL</li> <li>• Directors Certification in ESG Leadership program</li> <li>• Director's Certification Course in Corporate Governance</li> </ul>	85%
Key Managerial Personnel	5	<ul style="list-style-type: none"> <li>• Data Protection Laws</li> <li>• Governance and Compliance Standard on PoSH</li> <li>• SEBI (LODR) Regulations, 2015 Recent Amendments</li> <li>• BRSR Regulatory Landscape and stakeholder Engagement</li> <li>• Social Stock Exchange &amp; Social impact Assessment</li> </ul>	100%
Employees	135	<ul style="list-style-type: none"> <li>• POSH Compliance</li> <li>• HR Practices</li> <li>• Principles of BRSR</li> <li>• ESG Concepts</li> <li>• Preventive Vigilance, Risk Management</li> <li>• CERSAI, Credit, Recovery &amp; SARFAESI</li> <li>• Soft Skills Training for Branch Managers</li> <li>• Audit Best Practices for Inspecting Officials</li> <li>• Sales Training</li> <li>• Customer Grievance Training</li> <li>• Legal Training</li> <li>• Deposits Mobilization Training etc.</li> </ul>	94%
Workers	--	Not Applicable	--

**2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website)**

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

	Non-Monetary				
	NGRBC Principle	Name of the regulatory/ enforcement agencies / judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
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
	Nil

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

The Company 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 weblink: [https://www.canfinhomes.com/Policies\\_and\\_Codes](https://www.canfinhomes.com/Policies_and_Codes)

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	--	--

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

	FY 2024-25 (Current Financial Year)		FY 2023-24 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	--	Nil	--
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	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 conflicts of interest.**

NIL

**8. Number of Days of Accounts Payables ((Accounts Payable \*365) / Cost Of Goods / Services Procured) in the Following Format:**

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Number of days of accounts payable	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 primary 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	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not Applicable owing to the nature of the business	
	b. Number of trading houses where purchases are made from		
	c. Purchases from top-10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers / distributors as % of total sales		
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top 10 dealers/distributors as % of total sales to dealers / distributors		
Shares 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 and advances)	NA	NA
	d. Investments (Investments in related parties / total investments made)	11.56%	23.96%

## 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
2	<ul style="list-style-type: none"> <li>Code of Conduct - Do's &amp; Don'ts</li> <li>Tele Marketing Etiquette,</li> <li>Anti-bribery and Anti-corruption</li> <li>Precautions to be taken on visits / contacts</li> </ul>	67%

### 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, the Company has well-defined processes to manage and avoid conflicts of interest involving Board members, which are embedded within its Corporate Governance framework. A "Code of Conduct" applicable to the Board of Directors and Senior Management Personnel has been formally adopted by the Board. In accordance with Regulation 26(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, all Board members and Senior Management have affirmed compliance with this Code for the financial year ending 31/03/2025.

The Company's Corporate Governance practices, along with the Code of Conduct, include clear procedures to identify, prevent, and manage conflicts of interest. Furthermore, apart from transactions carried out in the ordinary course of business, the Company has not entered into any materially significant transactions with its Promoters, Directors, Senior Management, or their relatives that could give rise to potential conflicts of interest.

Weblink: [https://www.canfinhomes.com/Policies\\_and\\_Codes](https://www.canfinhomes.com/Policies_and_Codes)

## PRINCIPLE 2 :

## Businesses should provide goods and services in a manner that is sustainable and safe

### Essential Indicators

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

Segment	FY 2024-25	FY 2023-24	Details of improvements in environmental and social impacts
R&D	Nil	Nil	The Company did not make any investments in research and development for technologies focused on enhancing the environmental or social impact of its products and processes.
Capex	0.35	0.02	<p>As a financial services institution, the Company's capital expenditures have primarily focused on investments in Information Technology systems. The shift towards digitization supports its sustainability goals by reducing reliance on paper-based processes and lowering its carbon footprint.</p> <p>The Company is committed to embracing advanced technologies and sustainable solutions, the Company is investing in the digitization of IT applications and network infrastructures to streamline processes and enhance efficiency. Additionally, it has upgraded its IT equipment and transitioned from traditional CFL lamps to energy-efficient LED lighting, contributing to cost savings and environmentally responsible practices.</p>

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

As a financial institution, the Company's operations involve low resource consumption. However, it remains committed to sustainable procurement practices, actively prioritizing the use of energy-efficient equipment, including star-rated air-conditioners, laptops, computers, and lighting devices across all branches and offices.

**(b) If yes, what percentage of inputs were sourced sustainably?**

Not applicable

**3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for**

(a) Plastics (including packaging)	While the Company's financial operations result in minimal plastic waste, it remains committed to sustainable waste management. Through partnerships with Corporations, Municipalities, and Panchayats, it ensures proper disposal and environmental responsibility.
(b) E-waste	The Company has established a robust E-waste management system to efficiently identify and collect electronic waste generated across its branches and administration offices. This waste is then gathered at respective places by a certified vendor and disposed of at the vendor's Recycling and Recovery Unit. The disposal of the Company's surplus or obsolete IT assets, including desktop computers, servers, and storage devices, is strictly governed by compliance standards. These assets are managed through authorized external agents in accordance with the Company's updated internal guidelines, ensuring all disposals follow approved procedures for secure and sustainable handling.
(c) Hazardous waste	Not applicable
(d) Other waste	Not applicable

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

The Company does not have physical product offerings in the normal course of operations. As a result, Extended Producer Responsibility (EPR) is not applicable given the nature of the business.

**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 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.**

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

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

Indicate input material	Recycled or re-used input material to total material	
	FY 2024-25 (Current Financial Year)	FY 2023-2024 (Previous Financial Year)
Not applicable given the nature of the business		

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

	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Re-used	Recycled	Safely Disposed	Re-used	Recycled	Safely Disposed
Plastics (including packaging)	--	--	--	--	--	--
E-waste			0.42			0.55
Hazardous waste			Not applicable			Not applicable
Other waste			Not applicable			Not applicable

**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 as the Company is a Housing Finance Company and does not have any physical products as part of its offering to the customers.	

**PRINCIPLE 3 :**

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

**Essential Indicators**

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

Category	% of employees covered by										
	Total (A)	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities*	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
<b>Permanent employees</b>											
Male	838	838	100%	838	100%	NA	NA	838	100%	Nil	Nil
Female	270	270	100%	270	100%	270	100%	NA	NA	Nil	Nil
<b>Total</b>	<b>1108</b>	<b>1108</b>	<b>100%</b>	<b>1108</b>	<b>100%</b>	<b>270</b>	<b>24.37%</b>	<b>838</b>	<b>75.63%</b>	<b>Nil</b>	<b>Nil</b>
<b>Other than Permanent employees</b>											
Male	53	--	--	--	--	--	--	--	53	69.74%	--
Female	23	--	--	--	--	--	23	30.26%	--	--	--
<b>Total</b>	<b>76</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>23</b>	<b>30.26%</b>	<b>53</b>	<b>69.74%</b>	<b>--</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 workers</b>											
Male	--	--	--	--	--	--	--	--	--	--	--
Female	--	--	--	--	--	--	--	--	--	--	--
<b>Total</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Other than Permanent workers</b>											
Male	--	--	--	--	--	--	--	--	--	--	--
Female	--	--	--	--	--	--	--	--	--	--	--
<b>Total</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

Note:

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Cost incurred on well-being measures as a % of total revenue of the company	0.04*	0.01*

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

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

Benefits	FY 2024-25			FY 2023-24		
	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	93.58%	-	Y	85.59%	-	Y
ESI	6%	-	Y	12.60%	-	Y
Others - NPS	-	-	-	-	-	N.A.

**3. Are the premises / offices of the entity accessible to differently-abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard**

The Company's registered office and certain branches are designed to accommodate employees with disabilities as per requirements of the Rights of Persons with Disabilities Act, 2016. We are actively seeking and incorporating feedback from our staff to improve and oversee the provision of mobility assistance for individuals with impairments, with the aim of providing the necessary support for both our employees and customers with different abilities.

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

Yes, the Company has a policy on equal opportunity in accordance with the Rights of Persons with Disabilities Act, 2016 (RPwD Act) and its associated rules. The Company is committed to creating 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.

[https://www.canfinhomes.com/Policies\\_and\\_Codes](https://www.canfinhomes.com/Policies_and_Codes)

<https://www.canfinhomes.com/WebsiteDocuments/f72459f0-8dc7-45a6-b7af-feecc51c424d.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	100%	90.43	NA	NA
Female	100%	94.37	NA	NA
<b>Total</b>	<b>100%</b>	<b>91.22</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.**

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	Not Applicable
Other than Permanent Workers	Not Applicable
Permanent Employees	<p><b>Direct Communication with HRM:</b> Employees may raise any workplace grievances by e-mailing the Human Resource Management team at hrm@canfinhomes.com. A dedicated grievance redressal team ensures that all concerns are acknowledged and resolved in a prompt, fair, and effective manner, upholding confidentiality and sensitivity.</p> <p><b>Internal Complaints Committee (ICC):</b> In alignment with the Prevention of Sexual Harassment (POSH) Act, the Company has instituted an Internal Complaints Committee. This committee is responsible for addressing and investigating complaints related to sexual harassment in the workplace. The ICC functions with the highest standards of impartiality and discretion, ensuring a safe, respectful, and equitable environment for all.</p> <p><b>Whistleblower Policy and Vigil Mechanism:</b> As part of its robust governance practices, the Company has implemented a Vigil Mechanism anchored by a Whistleblower Policy. Through the dedicated e-mail channel: speak.up@canfinhomes.com, employees can confidentially report concerns related to unethical behavior, suspected fraud, or violations of the Company's Code of Conduct. All reports are investigated with integrity, and appropriate actions are taken without fear of retaliation.</p> <p><b>Anonymous Feedback System:</b> To further encourage open dialogue and continuous improvement, the Company has installed suggestion boxes at strategic locations across its offices. These serve as an anonymous platform for employees to contribute feedback, ideas, or concerns that may enhance workplace culture or operational efficiency.</p>
Other than Permanent Employees	Not Applicable

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

Category	FY 2024-25			FY 2023-24		
	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>	Nil					
Male						
Female						
<b>Total Permanent Employees</b>	Not applicable					
Male						
Female						

\*Note: 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	Total (A)	FY2025				Total (D)	FY2024			
		On health and safety measures		On skill upgradation			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	891	307	34%	793	89%	786	272	35%	697	89%
Female	293	124	42%	271	92%	269	119	44%	220	82%
<b>Total</b>	<b>1184</b>	<b>431</b>	<b>36%</b>	<b>1064</b>	<b>90%</b>	<b>1055</b>	<b>391</b>	<b>37%</b>	<b>917</b>	<b>87%</b>
Male	Not applicable									
Female	Not applicable									
<b>Total</b>	Not applicable									

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

Benefits	FY 2024-25			FY 2023-24		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
<b>Employees</b>						
Male	891	891	100%	679	679	100%
Female	293	293	100%	224	224	100%
<b>Total</b>	<b>1184</b>	<b>1184</b>	<b>100%</b>	<b>903</b>	<b>903</b>	<b>100%</b>
<b>Workers</b>						
Male	Not applicable					
Female	Not applicable					
<b>Total</b>	Not applicable					

## 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?

Due to the nature of our business, the risk of occupational health and safety hazards is minimal. However, the Company remains committed to prioritizing the physical and psychological well-being of its employees. Recognizing that prolonged periods of sitting can lead to health complications, the Company actively supports its staff in maintaining an active lifestyle. As part of this commitment, the Company has provided each employee with a smartwatch to help monitor their physical activity, food intake, and sleep patterns, ultimately promoting 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?

To ensure a safe working environment, the Company has implemented a comprehensive safety management system. As part of this system, regular Security, Fire, and Electrical Audits are conducted to assess and mitigate potential risks. Additionally, the Company has established a mandatory safety initiative to ensure that all employees are properly trained and informed about essential fire emergency protocols. This initiative includes conducting regular fire drills, providing comprehensive training on the proper use of fire safety equipment, and developing clear evacuation plans for all areas of the workplace.

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

Yes, the Company enables employees to report workplace hazards through designated channels and encourages withdrawal from unsafe conditions without retaliation. Regular safety drills, audits, and emergency training ensure preparedness and risk mitigation across all facilities.

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

Yes, the Company is committed to safeguard the health and well-being of its employees through a range of proactive measures:

1. Comprehensive health insurance covering employees and their dependents.
2. Medical consultations available via dedicated app
3. Annual health check-ups to encourage preventive care.
4. Digital claims management via a dedicated app for seamless tracking and settlement.
5. Well-equipped first aid kits available at all office locations.

Employees are introduced to these benefits during the induction process, ensuring they are well-informed. Additionally, all relevant details are accessible on the Company's internal portal for easy reference.

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

Safety Incident/Number	Category	FY 2024-2025	FY 2023-24
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	NA	NA
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	NA	NA
No. of fatalities	Employees	Nil	Nil
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	NA	NA

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

The Company emphasizes the importance of maintaining a safe and healthy workplace and has implemented various safety measures across all offices and premises. This includes equipping locations with fire extinguishers, conducting regular drills, and organizing awareness sessions to ensure employees are well-informed about fire hazards and prepared to respond in case of an emergency.

In addition to workplace safety, to further support employee well-being, the Company reimburses the cost of Annual Health Check-ups for employees and their spouses. Additionally, the Company prioritizes the security of its employees by implementing access controls, CCTV monitoring, and deploying security personnel to maintain a safe working environment. All offices are maintained in accordance with local laws and regulations governing safety and public health hazards.

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

	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	--	Nil	Nil	--
Health & Safety	Nil	Nil	--	Nil	Nil	--

**14. Assessments for the year:**

	% of your 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.**

While the Company takes various measures to ensure safety within its premises, no assessments have been conducted by third-party or statutory entities to identify significant risks or concerns.

**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, all employees in service are covered under a special group insurance scheme and group personal accident insurance policy. The Company is committed to prioritizing employee welfare, ensuring that support is available even in unfortunate circumstances such as death. Benefits such as provident fund, gratuity, and privilege leave encashment are expedited to facilitate timely settlements.

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

The Company diligently deducts and remits all applicable taxes in full compliance with prevailing regulations. This process is subject to rigorous scrutiny through both internal and statutory audits to ensure accuracy and adherence to legal requirements.

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

Gender	Total No. of affected employees / workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2024- 25	FY 2023-24	FY 2024- 25	FY 2023-24
Employees	Nil	Nil	Nil	Nil
Workers	NA	NA	NA	NA

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

Yes, the entity provides transition assistance programs designed to support employees during career endings caused by retirement or termination.

**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	Nil
Working conditions	Nil

Note: The Company expects its value chain partners to comply with all applicable laws to ensure the health and safety of their employees. It requires all partners to uphold relevant standards of working conditions and maintain a safe and healthy workplace. Additionally, the Company expects vendors and suppliers to adhere to labour laws, respect human rights, and comply with regulations within their respective regions of operation. These principles are integrated into contractual agreements with vendors and suppliers to ensure accountability

**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.**

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

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

**Essential Indicators**

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

The Company recognizes all individuals and entities directly or indirectly impacted by its operations, as well as those who contribute value, as key stakeholders. This diverse group includes employees, customers, investors, shareholders, regulators, value chain partners, and the communities in which the Company operates.

Acknowledging the importance of active engagement, the Company is committed to addressing stakeholder concerns, expectations, and interests. Through continuous and meaningful interactions, it strives to foster trust, enhance transparency, and support the long-term sustainability and success of its operations.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (E-mail, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually / Half yearly / Quarterly / others - please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
1. Regulators	No	Regulatory Meetings, Written Correspondence, Regulatory Portals and Online Platforms, Regulatory Reporting Systems, Regulatory Helpdesks, Industry Associations and Regulatory Consultations	On-going	<ol style="list-style-type: none"> <li>Compliance Updates and Reporting</li> <li>Regulatory Changes and Impact</li> <li>Licensing and Approvals Risk Management and Governance</li> </ol>
2. Auditors and Consultants	No	Meetings, E-mail, Phone calls, Video Conferencing, Documentation	On-going	<ol style="list-style-type: none"> <li>Financial Audit</li> <li>Compliance Audit</li> <li>Internal Audit</li> <li>Consultancy Services</li> <li>Performance Evaluation</li> <li>Risk Assessment Fraud Detection and Prevention</li> </ol>
3. Employees	No	In-Person Meetings, E-mail Communication, Intranet or Internal Company Website, Training Programs and Workshops	On-going	<ol style="list-style-type: none"> <li>Communication of Company Goals and Strategy</li> <li>Employee Feedback and Input</li> <li>Performance Management and Recognition</li> <li>Training and Development Employee Well-being and Work-Life Balance</li> </ol>

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (E-mail, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually / Half yearly / Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
4. Value Chain Partners	No	Phone Calls, E-mails, Letters, Training Programs and Workshops, Meetings	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> </ol>
5. 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>
6. Rating Agency	No	E-mail, Phone Calls, Meetings	On-going	<ol style="list-style-type: none"> <li>1. Keep updated on the Company, reviews, compliance procedures</li> </ol>
7. Shareholders/ Investors	No	E-mail, SMS, Newspaper, Community Meetings, Website, through Stock Exchanges	Annual, Half Yearly, Quarterly and Ongoing	<ol style="list-style-type: none"> <li>1. Company's business performance</li> <li>2. Corporate Governance</li> <li>3. ESG related matters</li> </ol>

### Leadership Indicators

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

The Company is in the process of conducting a materiality assessment to identify critical environmental, social and business-related factors. These insights will be shared with the Board Committee, and the Company will be working on strategic responses to ensure stakeholder perspectives are considered to shape core business decisions - fostering long-term value and continuous improvement.

In addition to the above, the management interacts with key stakeholders regularly, such as investors, value chain partners, analysts, etc., to communicate its strategies and performance. Such engagement is typically driven by responsible business functions, with senior executives also participating as needed. The key issues and feedback are then discussed with the respective committees of the Board.

**2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.**

Yes, the Company actively engages with key stakeholders including investors, shareholders, rating agencies customers and vendor partners etc.

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

Through CSR initiatives, the Company remains committed to addressing specific needs and challenges of vulnerable and marginalized stakeholder groups - such as distributing blankets to the homeless to offer warmth and protection, providing large umbrellas to street vendors to shield them from the scorching heat, awarding scholarships to underprivileged yet meritorious students to help them pursue their education, and donating essential furniture to old age homes and orphanages to enhance their living conditions. These efforts not only alleviate hardship but also build trust and meaningful connections with those often left at the margins of society.

**PRINCIPLE 5 : Businesses should respect and promote human rights**

**Essential Indicators**

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

Category	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Total (A)	No. of employees/ workers covered (B)	% (B / A)	Total (C)	No. of employees/ workers covered (D)	% (D / C)
<b>Employees</b>						
Permanent	1108	589	53%	903	100	11%
Other than permanent	75	28	37%	152	0	0%
<b>Total Employees</b>	<b>1184</b>	<b>617</b>	<b>52%</b>	<b>1055</b>	<b>100</b>	<b>9%</b>
<b>Workers</b>						
Permanent	--	--	--	--	--	--
Other than permanent	--	--	--	--	--	--
<b>Total Workers</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

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

Category	Total (A)	FY 2024-25 Current Financial Year				Total (D)	FY2024			
		Equal to Minimum Wage		More than Minimum Wage			Equal to Minimum Wage		More than Minimum Wage	
		No (B)	% (B/A)	No. (E)	% (F/D)					
<b>Employees</b>										
<b>Permanent</b>	1108	Nil	Nil	1108	100	903	Nil	Nil	903	100
Male	838	Nil	Nil	838	100	679	Nil	Nil	679	100
Female	270	Nil	Nil	270	100	224	Nil	Nil	224	100
<b>Other than permanent</b>	76	Nil	Nil	76	100	152	Nil	Nil	152	100
Male	53	Nil	Nil	53	100	107	Nil	Nil	107	100
Female	23	Nil	Nil	23	100	45	Nil	Nil	45	100
<b>Workers</b>										
<b>Permanent</b>	--	--	--	--	--	--	--	--	--	--
Male	--	--	--	--	--	--	--	--	--	--
Female	--	--	--	--	--	--	--	--	--	--
<b>Other than permanent</b>	--	--	--	--	--	--	--	--	--	--
Male	--	--	--	--	--	--	--	--	--	--
Female	--	--	--	--	--	--	--	--	--	--

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

#### a. Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary / wages of respective category	Number	Median remuneration/ salary / wages of respective category
Board of Directors (BoD)*	2	9,12,049.88	-	-
Key Managerial Personnel**	2	2,88,607.42	-	-
Employees other than BoD and KMP	844	71,328.00	276	50,524.00
Workers	--	--	--	--

\*Note: Managing Director and Deputy Managing Directors are included in BOD

\*\* Company Secretary and Chief Financial Officer are included in KMP

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

Category	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Gross wages paid to females as % of total wages	21.73%	21.14%

### 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, ensuring human rights adherence is a fundamental priority, and the Human Resource function operates under the vigilant supervision of the General Manager. The Executive Directors oversee any human rights concerns arising from business operations, ensuring swift and effective resolution.

The team proactively conducts regular assessments and engages with stakeholders to identify and mitigate potential adverse impacts on human rights. Through these efforts, the Company fosters best practices and remains steadfast in its commitment to maintaining high human rights protection standards across all operations.

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

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

The Company upholds honesty, ethics, professionalism, and respect for human dignity, ensuring strict compliance with legal standards. A grievance redressal mechanism supports individuals impacted by its operations, while reporting channels allow employees, customers, and stakeholders to disclose concerns, including human rights violations. The Whistle Blower Mechanism further strengthens transparency, with dedicated committees and policies addressing grievances and complaints.

To prevent human rights abuses, the Company invests in employee training and resources to promote a culture of inclusivity.

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

Category	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year		Remarks
Sexual Harassment	0	0	-	0	0	-
Discrimination at Workplace	0	0	-	0	0	-
Child Labour	0	0	-	0	0	-
Forced Labour/ Involuntary Labour	0	0	-	0	0	-
Wages	0	0	-	0	0	-
Other Human Rights related issues	0	0	-	0	0	-

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

	FY 24-25 Current Financial Year	FY 23-24 Previous Financial Year
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	0	0
Complaints on POSH as a % of female employees / workers	0	0
Complaints on POSH upheld	0	0

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

The Company is committed to fostering a harassment-free workplace, with a strong focus on eliminating all forms of sexual harassment. Employees are encouraged to report concerns, and the Company promptly addresses complaints related to harassment or inappropriate behavior.

The identity of complainants in cases of discrimination and harassment is kept strictly confidential to prevent any adverse consequences. In accordance with the Company's Prevention of Sexual Harassment at Workplace Policy, all details related to complaints—including the identity and addresses of the aggrieved persons (women and other genders), respondents, and witnesses—remain private.

Furthermore, any information regarding conciliation and inquiry proceedings, recommendations made by the Internal Committee, and actions taken by the Company under the provisions of the Act are not disclosed, ensuring a secure and respectful work environment for all.

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

No, however Company has Code of Conduct, ensuring that vendors and suppliers adhere to all statutory regulations. They are expected to comply with laws prohibiting child labor, forced labor, and human trafficking, reinforcing the Company's commitment to ethical business practices.

**10. Assessments for the year:**

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

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

The evaluation of Question 9 confirms that no significant risks or concerns have been identified within the Company, eliminating the need for any rectification measures.

No incidents related to human rights violations have occurred, and thus, no corrective action has been required.

**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 reported. However, the Company's Code of Conduct, endorsed by the Board, applies to all Directors, senior management, and employees, reinforcing the Company's commitment to human rights. This Code promotes self-respect, human dignity, a gender-friendly workplace, ethical business practices, and the elimination of child labor.

Additionally, the Code prioritizes health and safety, transparency, and a conducive work environment, while enforcing stringent measures against bribery and corruption. Employees are expected to uphold high ethical standards, and violations may result in disciplinary action. The Company has established mechanisms to address human rights grievances and complaints, ensuring accountability across all internal stakeholders.

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

Nil, no specific Human rights due-diligence was conducted.

**3. Is the premises / 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 persons 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

**4. 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	Nil
Discrimination at Workplace	Nil
Child Labour	Nil
Forced Labour / Involuntary Labour	Nil
Wages	Nil
Others – please specify	Nil

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

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

**PRINCIPLE 6 :**

**Businesses should respect and make efforts to protect and restore the environment**

**Essential Indicators**

**1. Details of total energy consumption (in TJ) and energy intensity, in the following format:**

Parameter	FY 2024-25	FY 2023-24
From renewable sources		
Total electricity consumption (A)	Not available#	0
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
<b>Total energy consumed from renewable sources (A+B+C)</b>	Not available	-
<b>From non-renewable sources</b>		
Total electricity consumption (D) (TJ)	9.32	0.0097
Total fuel consumption (TJ)	2.64	0.77
Energy consumption through other sources (F) (TJ)	0	0
<b>Total energy consumed from non-renewable sources (D+E+F) (TJ)</b>	11.96	0.78
<b>Total energy consumed (A+B+C+D+E+F) (TJ)</b>	11.96	0.78
Energy intensity per Rupee of turnover (Total energy consumed / turnover in Cr.)	0.0031	0.00022
<b>Energy intensity per Rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> (Total energy consumed / Revenue from operations adjusted for PPP in Cr.)	0.0637	0.0051
<b>Energy intensity in terms of physical output</b> (Total energy consumed / Full Time Equivalent)	0.0101	0.0007*
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

Note: The scope of assessment for FY 24-25 has been expanded to cover the Company's pan-India operations as the Company aims to improve its ESG disclosures. Values reported in FY 23-24 are limited in scope, representing only a part of the Company's operations. The reporting units have been updated from Gigajoules (GJ) to Terajoules (TJ), and the numbers have been subsequently revised for FY 23-24.

# Solar panels have been installed at 13 offices, with a cumulative capacity of 45.4 kVA. While monthly energy generation is not yet being monitored, The Company plans to begin measuring and recording generation data on a regular basis going forward.

\* This figure was not included in last year's report. For consistency and to support year-on-year comparison, it has been estimated for FY 23-24 and presented here.

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

Yes, the assessment has been carried out by the Centre for Environmental Research & Education (CERE). CERE is a Mumbai-based non-profit organisation with expertise in environmental sustainability.

**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 is not covered under the Performance, Achieve and Trade (PAT) Scheme of the Government of India. The Company does not have any sites or facilities identified as designated customers (DCs) under PAT, as the Company is a non-banking financial institution and is not engaged in the manufacturing of tangible products.

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

Parameter	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water (KL)	13,174.51	1950
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
<b>Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)</b>	13,174.51	1950
<b>Total volume of water consumption (in kilolitres)</b>	13,174.51	1950
<b>Water intensity per Rupee of turnover</b> (Total water consumption / turnover in Cr.)	3.40	0.55
<b>Water intensity per Rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> (Total water consumption / Revenue from operations adjusted for PPP in Cr.)	70.16	12.66
<b>Water intensity in terms of physical output</b> (Total water consumption / Full Time Employee)	11.13	1.85
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

Note: The scope of assessment for FY 24-25 has been expanded to cover the Company's pan-India operations as the Company aims to improve its ESG disclosures. Values reported in FY 23-24 are limited in scope, representing only a part of the Company's 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

Yes, the independent assessment has been carried out by the Centre for Environmental Research & Education (CERE).

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

Parameter	FY 2024-25	FY 2023-24
<b>Water discharge by destination and level of treatment (in kilolitres)</b>		
(i) To surface water	Not available	Not available
No treatment	-	-
With treatment – please specify level of treatment	-	-
(ii) To groundwater	Not available	Not available
No treatment	-	-
With treatment – please specify level of treatment	-	-
(iii) To seawater	Not available	Not available
No treatment	-	-
With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties	Not available	Not available
No treatment	-	-
With treatment – please specify level of treatment	-	-
(v) Others	Not available	Not available
No treatment	-	-
With treatment – please specify level of treatment	-	-
<b>Total water discharged (in kilolitres)</b>	Not available	Not available

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency  
The Company operates primarily from leased office premises across various locations. Thus, it does not have operational control over the water infrastructure, including discharge and treatment systems, which are managed by the respective property owners or facility managers. Furthermore, the business activities of the Company are limited to providing financial services. Consequently, specific data on water discharge (including quantity and quality) is not available at this time.

The Company remains committed to sustainability and will continue to engage with property managers to explore feasible ways to monitor and report environmental metrics relevant to its operations in the future and conserve water.

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

As a NBFC-HFC, the Company has implemented rigorous measures to control water usage across its branches and registered offices, ensuring that water is used solely for essential operational needs. Although all offices and branches are leased properties, the Company remains committed to responsible resource management by actively promoting efforts to reduce water consumption to the greatest extent possible within its operational limitations.

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

Parameter	Please specify unit	FY 2024-25	FY 2023-24
NOx		Not applicable	Not applicable
Sox			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others – please specify			

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

Since the Company primarily operates within the service industry, particularly in the financial sector, its operations do not lead to significant or relevant emissions of pollutants such as SOx, NOx, POPs, VOC and particulate matter.

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

Parameter	Unit	FY 2024-25	FY 2023-24
Total Scope 1 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	MTCO <sub>2</sub> e	286.03	181.90
Total Scope 2 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	MTCO <sub>2</sub> e	1,882.84	2.30
Total Scope 1 and Scope 2 emission intensity per Rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / turnover in Cr.)	MTCO <sub>2</sub> e / INR (Cr.)	0.56	0.05
Total Scope 1 and Scope 2 emission intensity per Rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP in Cr.)	MTCO <sub>2</sub> e / INR (Cr.) adjusted for PPP	11.55	1.20
Total Scope 1 and Scope 2 emission intensity in terms of physical output (Total Scope 1 and Scope 2 GHG emissions / Full Time Employee)	MTCO <sub>2</sub> e/FTE	1.83	0.17*
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity		Not applicable	Not applicable

Note: The scope of assessment for FY 24-25 has been expanded to cover the Company's pan-India operations as the Company aims to improve its ESG disclosures. Values reported in FY 23-24 are limited in scope, representing only a part of CFHL's operations. The reporting units have been updated from CO<sub>2</sub> to MTCO<sub>2</sub>, and the numbers have been subsequently revised for FY 23-24.

\* This figure was not included in last year's report. For consistency and to support year-on-year comparison, it has been estimated for FY 23-24 and presented here.

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

Yes. The Company has collaborated with a leading environmental organization, the Centre for Environmental Research & Education (CERE) to accurately measure and monitor CFHL's carbon footprint. CERE provides specialized technical expertise and domain knowledge, supporting the Company in quantifying its emissions from operational activities. The Company has comprehensively assessed its carbon footprint across all offices in alignment with the GHG Protocol Corporate Standard, accounting for key greenhouse gases such as carbon-di-oxide (CO<sub>2</sub>) and hydrofluorocarbons (HFCs and HCFCs).

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

Recognising the growing importance of environmental stewardship, the Company has undertaken several green initiatives aimed at minimising its environmental footprint and promoting sustainability in the workplace in FY 24-25. Some of these initiatives have been highlighted below:

### Renewable Energy & Energy Efficiency

1. Installed a 25-kW solar rooftop system at the registered office.
2. Implemented motion sensors lights in office areas to optimise energy usage.
3. Adopted five-star rated, energy-efficient electrical fixtures for reduced energy consumption.
4. Introduced timing regulation and optimized air-conditioning systems to minimise emissions.
5. Transitioned to LED lights and fluorescent bulbs in all branches and offices, significantly lowering power consumption.

### Paper & Plastic Reduction

1. Transitioning each department towards a paperless office to minimise paper consumption.
2. Launched an ambitious plan to phase out single-use plastic across all offices and branches, reducing greenhouse gas emissions and plastic waste.

### Green IT & Waste Management

1. Procuring green IT equipment with minimal environmental impact to lower greenhouse gas emissions and energy consumption.
2. Implementing waste segregation practices (dry, wet, and sanitary waste) in all branches and administrative offices to reduce landfill waste and methane emissions.

### Green Financing Initiative

1. Introduced the Rooftop Solar Loan Scheme, offering financial support to new and existing Home Loan (HL) and New Home Loan (NHL) borrowers. This innovative scheme helps borrowers install Solar Roof Top Systems (RTS), promoting sustainable energy adoption.
2. Actively channelling funds towards eco-friendly projects, including renewable energy generation and reducing greenhouse gas emissions.

### Nature & Biodiversity Conservation

1. Indoor plants were procured and placed in all branches to improve air quality and promote a greener workspace.
2. The Company has organised tree plantation drives across India as part of Independence Day celebrations, reinforcing the company's commitment to environmental sustainability.
3. Participation in initiatives like "Ek Ped Maa Ke Naam", encouraging employees to plant trees in honour of their mothers, fostering personal and environmental responsibility.

### Water Conservation

- Installed rainwater harvesting systems at the registered office
- Installed low-flow taps in the new building to conserve water

### Enhancing Corporate Sustainability

- The Company undertook an ESG gap assessment in partnership with CERE to identify strengths and areas of improvement in terms of our sustainability performance. The results of the assessment were presented to senior management, including our MD/CEO and priority focus areas have been selected for further action.
- Initiated a double materiality assessment to identify priority areas. The assessment is currently on-going and is expected to be completed in the third quarter of FY 2025-26.
- Undertook a pilot assessment of financed emissions to understand the climate impact of our lending portfolio. The details of the pilot study is available in the Annual Report.

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

Parameter	FY 2024-25	FY 2023-24
Total Waste generated (in metric tonnes)		
Plastic waste (A)	-	-
E-waste (B) (MT)	0.42	0.55
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	-	-
Radioactive waste (F)	-	-
Other Hazardous waste (Oil-soaked cotton waste, DG filters, paint cans, chemical cans, paint residue, oil sludge, DG chimney soot, coolant oil and used oil). Please specify, if any. (G)	-	-
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	File Waste - 0.84 MT Mixed Waste - 0.50 MT	-
Total (A+B + C + D + E + F + G + H) (MT)	1.74	0.55
<b>Waste intensity per Rupee of turnover</b> (Total waste generated / Revenue from operations in Cr.)	0.00045	0.00016
<b>Waste intensity per Rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> Total waste generated / Revenue from operations adjusted for PPP in Cr.	0.00929	0.00357
<b>Waste intensity in terms of physical output</b> (Total waste generated / Full Time Employee)	0.00147	0.00052*
Waste intensity (optional) – 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>		
Category of waste		
(i) Recycled (MT)	1.24 (E-Waste & File Waste)	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	1.24	-
<b>For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)</b>		
Category of waste		
(i) Incineration	-	-
(ii) Landfilling	0.50 (Mixed waste)	-
(iii) Other disposal operations	-	-
<b>Total</b>	<b>0.50</b>	-

Note: The reporting units for the intensity metric have been updated from revenue in lakhs to revenue in Crores, and the numbers have been subsequently revised for FY 23-24.

\* This figure was not included in last year's report. For consistency and to support year-on-year comparison, it has been estimated for FY 23-24 and presented here.

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. Yes, the independent assessment has been carried out by the Centre for Environmental Research & Education (CERE).

The Company recognises the importance of monitoring and tracking waste and aims to undertake an independent assessment of the same in the near future.

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

As a housing finance company, we do not engage in activities involving hazardous or toxic chemicals. However, we recognise the importance of responsible waste management across all our operations.

We have implemented a structured e-waste management strategy and partnered with a certified agency to ensure the safe, compliant, and environmentally sound disposal of electronic waste generated at our offices.

In addition, we are actively working to reduce the environmental footprint of our administrative operations. We have launched a campaign to make our offices zero plastic and are exploring ways to reduce the impact of paper waste, including efforts to minimise paper consumption and adopt greener paper procurement practices.

**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:**

Sr. 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 or offices in or around any ecologically sensitive areas.			

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

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant web link
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Given the nature of the Company's business - primarily financial services with operations based in office environments - the direct environmental impact of the Company is limited. However, the Company remains committed to environmental responsibility and has proactively undertaken a comprehensive carbon footprint assessment covering Scope 1, Scope 2, and Scope 3 emissions. This year, the company has also partnered with CERE to assess its Scope 3 portfolio emissions to better understand the climate impact of its lending activities. This assessment will serve as a baseline and help the Company transition its portfolio to a lower climate impact.

**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:**

Sr. 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 all the applicable environmental laws, regulations and 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 -

(ii) Nature of operations -

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

Parameter	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)		
(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</b> (Water consumed / turnover)	-	-
<b>Water intensity</b> (optional) – 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>	-	-

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

Not Applicable. The Company does not have any operations or offices in or around areas of water stress.

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

Parameter	Unit	FY 2024-25	FY 2023-24
Total Scope 3 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	MTCO <sub>2</sub> e	917.41	-
Total Scope 3 emissions per Rupee of turnover (INR - Cr.)	MTCO <sub>2</sub> e/INR (Cr.)	0.24	-
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	MTCO <sub>2</sub> e/FTE	0.77	-

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

Yes, the independent assessment of Scope 3 emissions has been carried out by the Centre for Environmental Research & Education (CERE).

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

While the Company does not have any operations in ecologically sensitive areas, we recognise that our lending activities related to construction and housing finance could have an impact on biodiversity and ecosystems, so we ensure that all projects financed by us meet national environmental regulations.

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

Sr. No	Initiative undertaken	Details of the initiative (Web link, if any, may be provided along-with summary)	Outcome of the initiative
1	Enhancing energy efficiency	The Company has installed five-star rated, energy-efficient electrical fixtures for reduced energy consumption. Timing regulation and optimised air-conditioning systems have also been introduced to minimise emissions.	While the energy efficient equipment has reduced energy consumption, the Company hopes to clearly quantify energy and emission savings in the near future.
2	Waste management	The Company has launched a comprehensive initiative to phase out single-use plastics across all offices and branches. In addition, offices have been encouraged to go paperless. A robust E-waste management system allows for safe collection & disposal.	The initiatives have led to reduced waste generation. The Company hopes to clearly quantify reductions and emission savings in the near future.

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.  
[https://www.canfinhomes.com/Policies\\_and\\_Codes](https://www.canfinhomes.com/Policies_and_Codes)

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?

The majority of the Company's key partners within the value chain are individuals. The Company hopes to engage with the value chain partners on environmental disclosures and explore ways to mitigate impact.

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

Nil

8. How many Green Credits have been generated or procured:

- a. By the listed entity

Nil

- b. By the top ten (in terms of value of purchases and sales, respectively) value chain partners

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 membership with one (1) industry chambers / associations

(b) **List the top-10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of / affiliated to.**

Sr. No	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State / National)
1	ASSOCHAM (The Associated Chamber of Commerce & Industry of India)	National

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

No adverse orders from regulatory authorities was received in FY 2024-25.

**Leadership Indicators**

1. **Details of public policy positions advocated by the entity: The Company does not engage in lobbying activities and has not advocated for or promoted any specific public policy positions. It remains neutral in policy discussions, focusing solely on ethical and responsible business operations.**

Sr.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
Nil					

**PRINCIPLE 8 : Businesses should promote inclusive growth and equitable development**

**Essential Indicators**

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

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
--	--	--	--	--	--

2. **Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format – Not applicable**

Sr. No.	Name of Project for which R&R is on-going	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)
-	-	-	-	-	-	-

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

Committed to uplifting economically and socially disadvantaged communities, the Company prioritizes customer service and satisfaction by providing accessible channels for feedback and complaints. The Grievance Redressal Department at the Registered Office oversees the resolution process, ensuring timely and effective action.

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

Parameter	FY 2024-25	FY 2023-24
Directly sourced from MSMEs/ small producers	Nil	Nil
Directly sourced within India	Nil	Nil

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

Location	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Rural	-	-
Semi-urban	14%	14%
Urban	26%	26%
Metropolitan	60%	60%

(Place 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): Not applicable

Details of negative social impact identified	Corrective action taken
--	--

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

Sr. No	State	Aspirational District	Amount spent (In INR)
1	Uttarakhand	Haridwar	2,45,000.00
2	Uttarakhand	Tehri Garwal	1,675,000.00
3.	Uttarakhand	Haridwar	1,671,327.00
4.	Tamil Nadu	Ramanathapuram	1,890,000.00

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

No, due to the nature of its business, the Company primarily deals in financial instruments rather than tangible raw materials, making procurement requirements distinct from manufacturing or production based industries.

However, the Company does not follow a preferential procurement policy but maintains an efficient and structured approach to sourcing. It encourages procurement of stationery, supplies, and housekeeping essentials from local vendors, fostering community engagement. However, this does not apply to IT-related procurement, which requires specialized processes.

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

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

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

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

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

Name of Authority	Brief of the Case	Corrective Action Taken
-	-	-

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

Sr. No.	Intellectual Property based on traditional knowledge	Owned / Acquired (Yes/No)	Benefit Shared (Yes/No)
1.	Animal Welfare	5	--
2.	Conservation of Natural Resources	19,268	--
3.	Infrastructure Development of Schools/ Hostels	3,883	--
4.	Furniture & Fixtures to Government Schools	4,111	--
5.	Essential Amenities (Drinking water facility/supply of articles of necessity)	97,040	--
6.	Medical Infrastructure (Equipments/Medical vans to Hospitals)	1,29,600	--
7.	Social Welfare Initiatives (Benefits of Armed Forces veterans, war widows and their dependents / Protection of National Heritage, art and culture / measures for the benefits of Armed Forces veterans, war widows and their dependents )	32	--
8.	Educational Support (Providing education materials including books, school bags, etc. to the poor children of Government schools or schools situated in rural/backward areas)	18,016	--
9.	Renewable Energy projects	50,799	--
10.	Scholarship	231	--
11.	Sports	2,707	--
12.	Welfare Measures	10,592	--
13.	Women Empowerment	3,452	--
	<b>Total</b>	<b>3,39,736*</b>	
*Total Number of Beneficiaries			

**PRINCIPLE 9 :****Businesses should engage with and provide value to their consumers in a responsible manner****Essential Indicators****1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.**

The Company is a service-centric entity, prioritizes customer service and satisfaction. To this end, measures have been implemented 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).

The Company 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.

**Grievance Redressal Mechanism - Key Highlights****Escalation Matrix:**

If the customers have any grievances, they can contact their home branch for quick resolution of grievance. If the branches fail to resolve the grievance or the customer is dissatisfied with the resolution offered, they can update their grievance into the Grievance Redressal Portal ('Portal') at the official website of the Company viz., [www.canfinhomes.com](http://www.canfinhomes.com) - a state-of-the-art web-based system. The Portal will record and categorize grievances into different types and maintain turnaround times (TAT) for specific category(ies)/sub-category(ies). The customers can file their complaints in the following ways:

- A) The grievance can be lodged in CFHL online web-portal [https://www.canfinhomes.com/ Grievance.aspx](https://www.canfinhomes.com/Grievance.aspx) or
- B) Grievance can be lodged at Grievance Redressal Department Telephone Number or
- C) Especially in areas where internet access is unavailable or under any other circumstances, customers can submit their grievances via post to the Grievance Redressal Department. The grievance may be addressed to the Grievance Redressal Department. Contact Details: Grievance Redressal Officer, Can Fin Homes Limited, No. 29/1, Sir. M N Krishna Rao Road, Basavanagudi, Bengaluru - 560004.

**Mechanism to respond to consumer complaints:**

- A) Verification of customer credentials, and customer information security:** Customers posting complaints from the website need to authenticate their customer credentials via the details submitted by the customers on the portal, like loan number, e-mail ID and mobile number. Thereafter, the complaints of verified customers are automatically uploaded to the Online Web-Portal. Responses to customer complaints are sent to the registered e-mail ID's to ensure customer information security.
- B) Complaint ID acknowledgement mail and advisory to customers:** Soon after uploading the complaint to the Company's Centralized Online web-portal, instant acknowledgement E-mail / SMS is sent to the complainant's registered E-mail ID & Mobile Number with a unique Grievances Reference Number.
- C) Assignment of Complaints:** Grievances shall be resolved in a proper and time bound manner with detailed advice to the customer. The Company has a four-tier escalation mechanism/matrix for customer grievances as follows:
  - First level: Branches
  - Second level: Grievance Redressal Dept.
  - Third level: Grievance Redressal Committee
  - Fourth level: National Housing Bank

The customer is kept informed in case of any delay envisaged by the Company in the resolution of the grievance beyond the stated timelines. The Company shall send the final response/redressal within one month (30 Days) from the date of acknowledgement or explain to the customer why it needs more time and redress within a maximum period of six weeks of receipt of a complaint.

**D) Monitoring and Analyzing Complaints:**

The Company has a regular process of internal review & monitoring with Root Cause Analysis of customer grievances at multiple hierarchies to enhance the quality and effectiveness of customer service. MD & CEO of the Company periodically reviews:

- (i) Customer Feedback (Complaints) and
- (ii) Grievance Redressal

The Status of Complaints, including the nature of Complaints, is placed before the Stakeholders Relationship Committee of the Board on a quarterly basis.

**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	Given the nature of the business,
Safe and responsible usage Recycling and/or safe disposal	this is not applicable to the
Recycling and/or safe disposal	Company

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

Number of consumer complaints in respect of the following:	FY 2024-25		Remarks	FY 2023-24		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	--	Nil	Nil	--
Advertising	Nil	Nil	--	Nil	Nil	--
Cyber-security	Nil	Nil	--	Nil	Nil	--
Delivery of essential services	Nil	Nil	--	Nil	Nil	--
Restrictive Trade Practices	Nil	Nil	--	Nil	Nil	--
Unfair Trade Practices	Nil	Nil	--	Nil	Nil	--
Other	1256	16	All pending customer complaints were redressed subsequently	1517	8	All pending customer complaints were redressed subsequently

**4. Details of instances of product recalls on account of safety issues: Given the nature of the business, this is not applicable to the Company**

	Number	Reasons for recall
Voluntary recalls	--	--
Forced recalls	--	--

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

Yes, the Company has established robust Cyber Security and IT Policies like:

1. Cybersecurity Policy
2. Cyber Crisis Management Plan
3. Cyber Resilience Framework
4. IT & Information Security Policy etc.
5. Cloud Adoption Policy

which are duly approved by the Board, to ensure effective governance and continuous enhancement of information security practices.

**Key aspects include:**

- **Information Security Management**

Protection of customer data privacy and security.

Implementation of policies aligned with regulatory frameworks and guidelines.

Accessibility of policies via the company's intranet platform.

- **IT Strategy Committee**

Led by an Independent Director and co-ordinated by a senior officer.

Responsible for reviewing and managing IT strategic plans.

Oversight of IT team roles and performance.

Monitoring value delivery from IT resources.

Project management of ongoing IT initiatives.

Evaluation of application performance and IT asset utilization.

Continuous assessment and mitigation of IT-related risks.

- **Data Privacy Program**

Implementation of a structured and comprehensive data privacy framework.

On-going efforts to enhance data protection measures.

**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. All these policies are available on intranet for other polices please visit [https://www.canfinhomes.com/Policies\\_and\\_Codes](https://www.canfinhomes.com/Policies_and_Codes)**

No such instance has occurred during the reporting period. Also during the reporting period, no penalties or regulatory actions have been imposed on the Company.

**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	Nil, there were no instances of data breach during the year.
b. Percentage of data breaches involving personally identifiable information of customers	
c. Impact, if any, of the data breaches	

## Leadership Indicators

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

The Company's products are designed to meet the diverse housing needs of various segments of Indian society and the broader economy. To enhance transparency and accessibility, comprehensive details about the Company's wide range of financial products and services are available on its official website [www.canfinhomes.com](http://www.canfinhomes.com) and prominently displayed on notice boards at branch locations. The Company leverages its website to effectively communicate information about its offerings.

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

Our Company takes various measures to inform and educate consumers about the safe and responsible use of its products and services. These initiatives empower customers with the knowledge and resources needed to ensure secure and responsible usage. Below are some steps taken by the Company:

**Online Resources:** The Company provides comprehensive information on secure practices through its official website, including articles, guides, FAQs, and tips on password security and fraud prevention.

**Educational Campaigns:** Awareness initiatives are conducted through social media, e-mail newsletters, SMS alerts, and WhatsApp updates.

**In-Branch Materials:** Posters, brochures, and other educational materials are displayed at branches to inform customers about security measures.

**Customer Service Support:** Well-trained representatives address customer concerns regarding security and responsible usage.

## Key Policies and Public Awareness Initiatives:

1. Updated Policies are regularly updated on the Company's website.
2. Important information about service updates and product usability is prominently displayed.
3. Key features of products and services are showcased online for public awareness.
4. Regular updates on new product launches are shared through banners at branches.
5. Customers are educated via print media (newspapers, magazines), out-of-home media (hoardings, digital displays), etc.
6. Awareness is spread through camps organized by zones, branches, etc.

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

During the reporting period there were no disruption reported in customer services from the website. The Company's customers are informed of disruption in service, if any, through SMS, website notice, branch Notice Board etc.

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

Yes, the Company is committed to ensuring customer satisfaction by providing accessible and transparent product information. The Company shares details about its products and services on its official website, along with comprehensive Notice Boards at branches. Additionally, key product information is presented concisely through the Most Important Terms and Conditions (MITCs) and the Fair Practice Code (FPC).

To further enhance customer awareness, the Company employs multiple outreach initiatives, including banners at branches, distribution of informative pamphlets and leaflets, and broadcasting product details via radio/FM channels.

The Company also provides an online web portal where customers can submit suggestions or share feedback, ensuring continuous improvement and better service delivery.

## Annexure - 7

### A. Details pertaining to Remuneration as required under Section 197(12) of the Companies Act, 2013 read with Rule 5(1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014

- (i) The ratio of the remuneration of each director to the median remuneration of the employees of the Company for the financial year ended March 31, 2025:

Name of the Directors	Designation	Ratio of the remuneration of each director to the median remuneration of the employees of the Company
Shri Suresh Iyer	MD & CEO	16.35:1
Shri Vikram Saha	DMD	4.01:1

Non-Executive Directors and Independent Directors are eligible for sitting fees only. The details of sitting fees paid to the Directors for the meetings of Board and Committees are given in the 'Report of Directors on Corporate Governance.'

- (ii) The percentage increase in remuneration of each Director, Chief Financial Officer, Chief Executive Officer, Company Secretary or Manager, if any, in the financial year ended:

Name of Directors and KMP	Designation	% increase in remuneration in the financial year ended 31 <sup>st</sup> March, 2025
Shri Suresh Iyer	MD & CEO	0%
Shri Vikram Saha	DMD	39.07%
Shri Apurav Agarwal	CFO	0%
Shri Nilesh Jain	Deputy General Manager & CS	11.60%

- (iii) The percentage increase in the median remuneration of employees in the financial year ended March 31, 2025
- The percentage increase in the median remuneration of employees in the financial year was 24.84%.
- 
- (iv) The number of permanent employees on the rolls of the Company
- The total number of permanent employees of the Company were 1108 as on March 31, 2025. Apart from the permanent employees, there were 76 employees on contract as on March 31, 2025.
- 
- (v) Average percentile/percentage increase made in the salaries of employees other than the managerial personnel in the last financial year and its comparison with the percentile increase in managerial remuneration
- Average percentage increase in remuneration of the employees other than managerial personnel in the last financial year was 9.59% and that of Managerial remuneration was 6.58% during the period under review.
- The average increase in the remuneration of both, the managerial and non-managerial personnel was determined based on the Annual Performance Evaluation and also based on the remuneration policy as recommended by the Nomination, Remuneration & HR Committee of Directors and approved by the Board of Directors. There were no exceptional circumstances which warranted an increase in managerial remuneration which was not justified by the overall performance of the Company.
- 
- (vi) Affirmation that the remuneration is as per the remuneration policy of the Company
- The Company affirms that the remuneration is as per the remuneration policy of the Company.

## B. Details of Top Ten Employees under Section 197(12) of the Act read with Rule 5(2) & (3) of Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014

The details of employees who have worked throughout the year or a part of the financial year were getting remuneration in excess of the threshold mentioned under Section 197(12) of the Act read with Rule 5(2) & (3) of Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 and top ten employees are as under:

- A. Personnel who are in receipt of remuneration aggregating not less than ₹1,02,00,000 p.a. and employed throughout the financial year:

Sr. No.	Employee Name	Date of commencement of employment	Designation	Qualification	Experience	Nature of employment - contractual or otherwise	Age	Remuneration received	The last employment held by such employee before joining the company	The percentage of equity shares held by the employee in the company within the meaning of clause (iii) of sub-rule (2)	Whether any such employee is a relative of any director or manager of the company and if so, name of such director or manager
1	Suresh Iyer	18/03/2023	MD & CEO	MBA	28 years	Contractual	50	1,75,80,000.00	Gruh Finance/ Bandhan Bank	100 shares (0.00%)	No

- B. Personnel who are in receipt of remuneration aggregating not less than ₹8,50,000 per month and employed for part of the financial year: [NIL]

- C. Personnel if employed throughout the financial year or part thereof, was in receipt of remuneration in that year which, in the aggregate, or as the case may be, at a rate which, in the aggregate, is in excess of that drawn by the managing director or whole-time director or manager and holds by himself or along with his spouse and dependent children, not less than 2% of the equity shares of the company [NIL]

The names of the top ten employees in terms of remuneration drawn: Refer below

Staff No.	Employee Name	Date of commencement of employment	Designation	Qualification	Experience	Nature of employment - contractual or otherwise	Age	Remuneration received	The last employment held by such employee before joining the company	The percentage of equity shares held by the employee in the company within the meaning of clause (iii) of sub-rule (2)	Whether any such employee is a relative of any director or manager of the company and if so, name of such director or manager
1753	Suresh Iyer	18/03/2023	MD & CEO	MBA	28	Contractual	50	1,75,80,000	Gruh Finance/ Bandhan Bank	100 shares (0.00)	No
1699	Apurav Agarwal <sup>1</sup>	04/01/2023	CFO	CA, BCOM	16	Contractual	40	39,56,131	DMI Finance Pvt. Ltd.	-	No
296	Prakash Shanbhogue	29/10/1993	GM	BSC	31	Permanent	53	30,12,011	Nil	-	No
390	Vinayaka Rao M	06/04/1996	DGM	BSC	29	Permanent	51	30,02,924	Nil	-	No
93	D R Prabhu	15/06/1989	DGM	BE, MEM	36	Permanent	58	29,95,412	Nil	-	No
307	A Uthaya Kumar	23/03/1994	DGM	MBA, PGDEM	31	Permanent	54	29,40,758	Nil	-	No
355	R Murugan <sup>2</sup>	02/06/1995	DGM	MCOM	30	Permanent	60	29,27,970	Nil	-	No
351	R Madhu Kumar	28/02/1995	DGM	BTECH, MS	35	Permanent	58	29,27,210	Kerala State Nirmithi Kendra	-	No
326	P Badri Srinivas	30/06/1994	DGM	BCOM	31	Permanent	55	28,88,840	Nil	-	No
1819	Nilesh Jain	27/09/2023	DGM & CS	LLB, ICMA, CS	23	Permanent	49	28,71,218	Kotak Mahindra Asset Management Company Limited	-	No

<sup>1</sup> Relieved on 19/03/2025

<sup>2</sup> Superannuated on 31/03/2025

- D. Personnel posted and working in a country outside India, not being directors or their relatives, drawing more than ₹60,00,000 per financial year or ₹5,00,000 per month [Nil]