

# Annexure-6

## BUSINESS RESPONSIBILITY REPORT

The Business Responsibility (BR) Report of Can Fin Homes Limited (Company) for the Financial Year 2020-21 follows the National Voluntary Guidelines (NVGs) on Social, Environmental and Economic Responsibilities of Business and the recently introduced National Guidelines on responsible business conduct, notified by the Ministry of Corporate Affairs (MCA), Government of India. Our BR Report includes our response to questions on our practices and performance on key principles defined by Regulation 34 (2) (f) of the SEBI LODR Regulations, 2015 covering topics across environment, governance and stakeholders relationships. This report throws light on our efforts towards creating enduring value for all its stakeholders in a responsible manner.

### SECTION A- GENERAL INFORMATION ABOUT THE COMPANY

1. Corporate Identity Number (CIN) of the Company	L85110KA1987PLC008699
2. Name of the Company	CAN FIN HOMES LIMITED
3. Registered Address	No.29/1, 1st Floor, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru 560004 Tel: 080 48536192/ 26567655 FAX: 080 26565746
4. Website	www.canfinhomes.com
5. Email id	compsec@canfinhomes.com development@canfinhomes.com
6. Financial Year reported	April 1, 2020 to March 31, 2021
7. Sector(s) that the Company is engaged in (industrial activity code-wise)	Housing Finance- 64192 Insurance – 65110 (Industrial Group as per National Industrial Classification Ministry of Statistics and Programme Implementation)
8. List three key products / services that the Company Manufactures / provides (as in balance sheet)	(i) Housing loan to individuals (ii) Housing loan to Builders/developers and (iii) Loan against Property.
9. Total number of locations where business activity is undertaken by the Company	200 Branches
a. Number of International Locations (Provide details of major 5)	Nil (No overseas presence as on date).
b. Number of National Locations	200
10. Markets served by the Company – Local / State / National / International	200 branches spread in 21 States/Union Territories.

## SECTION B – FINANCIAL DETAILS OF THE COMPANY

1. Paid up capital	2,663.31 (₹ in Lakh)
2. Total turnover	2,01,843.12 (₹ in Lakh) (FY2020-21)
3. Total profit after taxes	45,606.03 (₹ in Lakh) (FY2020-21)
4. Total spending on Corporate Social Responsibility (CSR) as percentage of profit after tax (%)	2.43% (As detailed in Annexure V of the Board's Report)
5. List of activities in which expenditure in four above has been incurred:	Promoting education including special education, Construction of class room blocks for Government schools, procurement of tabs and construction/renovation of Toilets, Safety Grill work, water filters, sanitary pad vending machines to Government schools, renovation of anganwadis, Scholarships for under privileged, girl child education, and for higher education of special and disabled students. The Company also focuses on healthcare and provided advanced medical equipment to Hospitals during Covid-19 pandemic. Company has also provided three ambulances to government Hospitals. Company has provided support for construction of Fitness cum Sports Center for tribal students. Company has also contributed for nutritional expenses, procurement of basic Fixed assets for old age homes, orphanages and residential homes for differently abled people. Contribution to Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES) and Karnataka State Disaster Management Authority to provide relief to those affected during the COVID-19 pandemic. Any kind of social activity related to emergency or distress situation like COVID-19 also forms part of its CSR activities.

## SECTION C – OTHER DETAILS

### 1. Does the Company have any Subsidiary Company/Companies?

CFHL does not have any subsidiary.

### 2. Do the Subsidiary Company/Companies participate in the BR Initiatives of the parent Company? If yes, then indicate the number of such subsidiary Company(s).

Not applicable.

### 3. Do any other entity/entities (e.g. suppliers, distributors etc.) that the Company does business with, participate in the BR initiatives of the Company? If yes, then indicate the percentage of such entity/entities? [Less than 30%, 30-60%, more than 60%]

Not applicable.

## SECTION D – BUSINESS RESPONSIBILITY INFORMATION

### 1. Details of Director / Directors responsible for BR:

#### a. Details of the Director / Directors responsible for IMPLEMENTATION of the BR policy/ policies:

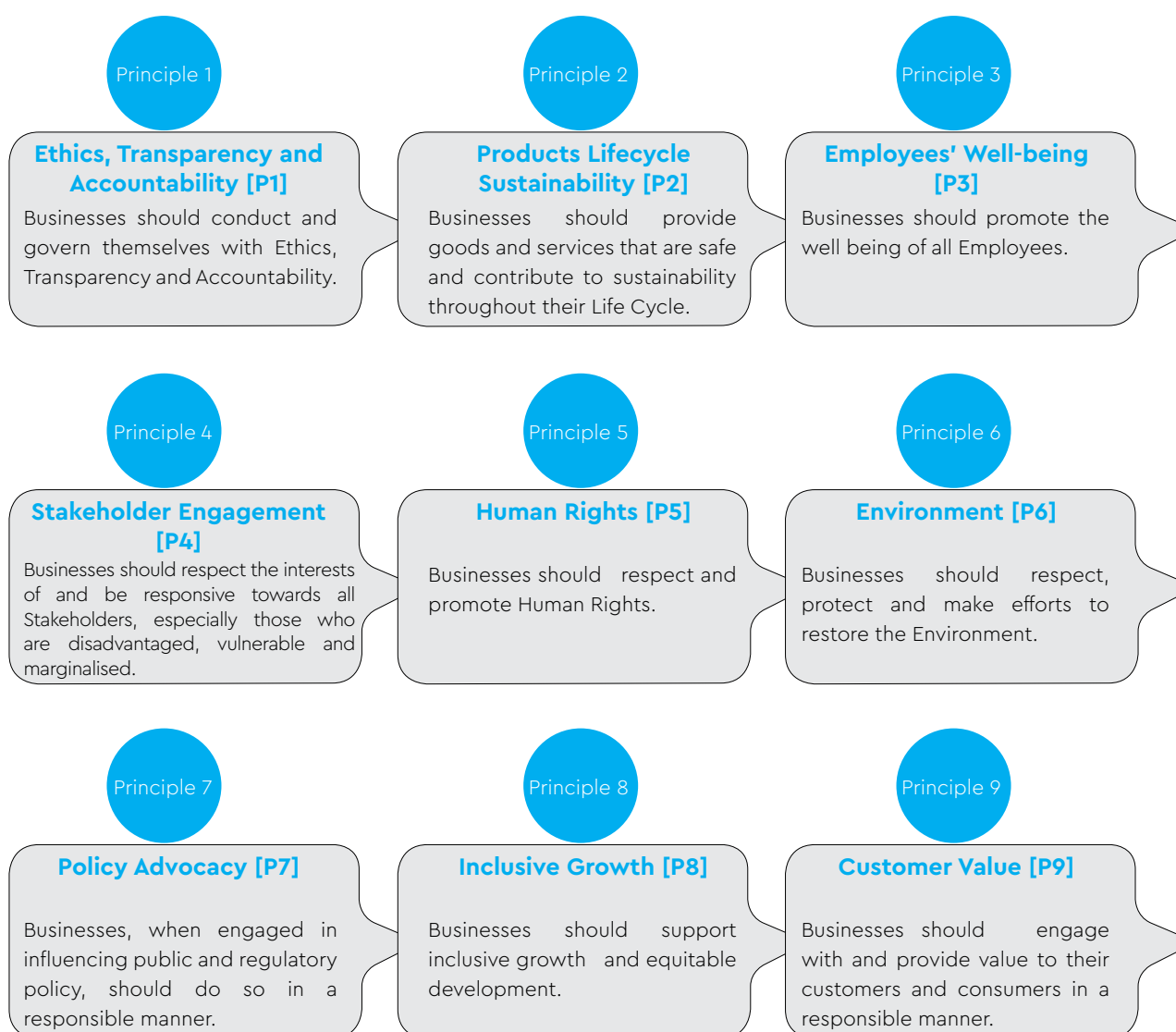
The Corporate Social Responsibility (CSR) Committee of the Board of the Company is collectively responsible for the implementation of the BR policies of the Company.

## b. Details of the BR head:

Sl. No.	Particulars	Details
1.	DIN (if applicable)	08524205
2.	Name	Shri Girish Kousgi
3.	Designation	Managing Director & CEO
4.	Telephone no.	080-26568687
5.	E-Mail id	mdsec@canfinhomes.com

## 2. Principle-wise (as per NVGs) BR Policy / policies (Reply in Y / N)

The NVGs released by the Ministry of Corporate Affairs has adopted nine areas of Business Responsibility. The areas briefly are as follows:



## a) Details of Compliance (Reply in Yes 'Y' or No 'N')

Sl. No.	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1.	Do you have a policy / policies for:	Y	Y	Y	Y	Y	Y	N	Y	Y
2.	Has the policy been formulated in consultation with the relevant stakeholders?	Y	Y	Y	Y	Y	Y	N	Y	Y
3.	Does the policy conform to any national / international standards? If Yes, specify? (50 words)	All the policies have been developed as a result of detailed consultation, experience and research on the best practices adopted across the Industry.								
4.	Has the policy being approved by the Board? If yes, has it been signed by MD/ Owner / CEO / appropriate Board Director?	Y	Y	Y	Y	Y	Y	N	Y	Y
5.	Does the company have a specified committee of the Board/Director / Official to oversee the Implementation of the policy?	Y	Y	Y	Y	Y	Y	N	Y	Y
6.	Indicate the link for the policy to be viewed online?	www.canfinhomes.com/Policies-Codes.aspx								
7.	Has the policy been formally communicated to all relevant internal and external stakeholders?	Y	Y	Y	Y	Y	Y	N	Y	Y
8.	Does the company have in-house structure to implement the policy/ policies?	Y	Y	Y	Y	Y	Y	N	Y	Y
9.	Does the company have a grievance redressal mechanism related to the policy/ policies to address stakeholders' grievances related to the policy/ policies?	Y	Y	Y	Y	Y	Y	N	Y	Y
10.	Has the company carried out independent audit / evaluation policy by an internal or external agency?	All the policies of the Company are reviewed/ evaluated internally from time to time and updated whenever required.								

It has been the Company's practice to upload all policies on the intranet site for information and implementation by the internal stakeholders. However, certain Codes/ policies being applicable to both internal and external stakeholders are available on the Company's website www.canfinhomes.com.

## (b) If answer to the question at serial NUMBER 1 against any principle, is 'No', please explain why: (Tick up to 2 options)

Sl. No.	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1.	The company has not understood the principles.									
2.	The company is not at a stage where it finds itself in a position to formulate and implement the policies on specified principles.									
3.	The company does not have financial or manpower resources available for the task.				Not Applicable			*	Not Applicable	
4.	It is planned to be done within next 6 months.									
5.	It is planned to be done within the next 1 year.									
6.	Any other reason (please specify).									

\*The company presently is not a member of any trade and chamber or association.

### 3. Governance related to BR:

- (a) Indicate the frequency with which the Board of Directors, committee of the Board or CEO meets to assess the BR performance of the company – within 3 months, 3-6 months, annually, more than 1 year.

3-6 months.

- (b) Does the company publish a BR or a Sustainability Report? What is the hyperlink for viewing this report? How frequently it is published?

The company publishes the BR Report in the Annual Report, on the website of the company ([www.canfinhomes.com](http://www.canfinhomes.com)) and files the same online on NSE & BSE websites.

## Section E – Principle-Wise Performance

### Principle 1 – Business should conduct and govern themselves with Ethics, Transparency and Accountability.

1. Does the Policy relating to ethics, bribery and corruption cover only the Company? Does it extend to the Group/ Joint Ventures/Suppliers/ Contractors/NGOs/Others?

Yes. Can Fin Homes Ltd., is committed to setting up, utmost standards for transparency and accountability in all its affairs. Can Fin Homes Ltd., strives to attain its mission through compliance of high legal and ethical standards. The Company has set out the responsibilities of its employees in observing and upholding Company's commitment to Ethical Practices in all its endeavors.

The Company believes in empowerment and has delegated decision-making powers to appropriate levels in the organizational hierarchy. Each executive and employee is similarly accountable for the functions and responsibilities entrusted to him/her. The Company believes that transparency increases accountability and scrutiny. Every employee of the Company shall conduct himself/herself professionally and deal on behalf of the Company with honesty and integrity while conforming to high ethical standards.

The Board attaches utmost importance to transparency and applies a "zero tolerance" approach to acts of bribery and corruption by any of its employees. Any breach is regarded as a serious matter and is likely to result in serious disciplinary action which could ultimately lead to dismissal.

The Code of Conduct is extended to all employees and associates.

2. How many stakeholder complaints have been received in the past financial year and what percentage was satisfactorily resolved by the management?

2531 complaints were received/attended during the financial year 2020-21, from various stake-holders (housing loan applicants, borrowers, depositors, shareholders and debenture holders). 2531 complaints working out to 100% were satisfactorily resolved.

During the year, the Company had received one complaint (SEBI SCORES) from investors and the same was pending with SEBI for closure. Therefore, Number of complaints (SEBI SCORES) pending as on March 31, 2021 is one.

### Principle 2 – Business should provide goods and services that are safe and contribute to sustainability throughout their life cycle.

CFHL emphasizes that Company Businesses should design products and services in a manner that creates value to customers. The Company believes in doing Business with moral values and principles and the Company has integrated its business and values to meet the expectations of its customers, employees, investors, stakeholders and society at large. The Company provides and maintains clean, healthy and safe working environment and strives to enhance standards of service delivery to customers. The main objective of the Company is by itself a big social responsibility of helping people to have a home of their own by providing loans for construction and purchase of dwelling units at competitive ROI.

1. List upto 3 products or services whose design has incorporated social or environmental concerns, risks and /or opportunities.

Concessional ROI for Housing loans to Women applicants, who will be sole/joint owners of the property they acquire or build, in order to bring about empowerment of women.

21 Affordable Housing Loan Centers (AHLs) to cater to Credit Linked Subsidy Scheme loans under (PMAY) offering Loans at competitive Rate of Interest for beneficiaries belonging to EWS, LIG, MIG, women, SC, ST, BC, minorities, persons with disabilities and transgenders.

The Company has many branches in Tier 2 and Tier 3 Cities to cater to the housing needs of low income group (LIG) and middle income group (MIG) families.

2. For each product, provide the following details in respect of resource use (energy, water, raw material etc.) per unit of product (optional)?

The Company does not involve in manufacturing activity, therefore reporting resource use of energy, water and raw Corporate Overview Financial Statements material per unit of product may not be applicable. However, it may be

pertinent to mention here that the Company minimizes the consumption of electrical energy, natural resources and under its green initiative, has installed solar power in 16 branches and has been ensuring minimum usage of paper.

**3. Does the Company have procedures in-place for sustainable sourcing (including transportation), if yes, what percentage of your inputs was sourced sustainably?**

The Company is not as such involved in manufacturing activity, therefore the reporting on sustainable sourcing is not applicable.

**4. Has the Company taken steps to procure any goods and services from local and small producers, including communities surrounding their place of work? If yes, what steps have been taken to improve the capacity and capability of local and small vendors?**

Local and Small Service Providers play an important role in the competitiveness of Indian Service Industry. They are integral parts of the supply chain in the financing services industry. The Role of Regional Component of Service Providers is adopted in Company's operations to ensure the development of a cohesive system of assistance in the geographical areas represented by CFHL. The Company has, to the best possible extent tried to improve the quality, quantity, capacity, capability of local and small vendors/service providers to get different services rendered by them for its day to day Administration and Business Operations. They include a whole chain of small service providers like Technical Valuers, Advocates & Legal firms, External Verification Agencies, AMC providers for its computer systems and electrical equipment, Courier Service providers, event managers, suppliers and vendors of electrical items, stationery items, owners of branch premises, security service providers etc.,

**5. Does the Company has a mechanism to recycle products and waste? If yes, what is the percentage of recycling of products and waste (separately as below 5%, 5-10% and above 10%. Also, provide details thereof, in about 50 words or so.**

The Company is not involved in manufacturing activity, therefore reporting on recycle mechanism is not

applicable. The Company minimizes the consumption of electrical energy, and natural resources and shall strive to prevent pollution of air, water and land.

**Principle 3 – Businesses should promote the wellbeing of all employees.**

The Company believes that its success depends on its ability to develop knowledge, skills and expertise of its employees. This belief translates in ensuring that every business vertical is equipped with right talent, which is both competent and engaged. The Company achieved this objective by undertaking various initiatives for talent development, employee engagement and communication.

**1. Please indicate the total number of employees.**

Total number of employees as on March 31, 2021 was 887.

**2. Please indicate the total number of employees hired on temporary/contractual/casual basis**

131 employees are hired on a contractual basis.

**3. Please indicate the number of permanent women employees.**

181 permanent women employees are working in the Company as on March 31, 2021, which constitute 20.41% of the total employee strength of the Company.

**4. Please indicate the number of permanent employees with disabilities.**

3 employees.

**5. Do you have employee association that is recognized by management?**

There is no employee association. However, mechanisms are in place for employees to represent their issues, if any.

**6. What percentage of your permanent employees are members of this recognized employee association?**

Not Applicable

**7. Please indicate the number of complaints relating to child labour, forced labour, involuntary labour, sexual harassment in the last financial year and pending, as at the end of the financial year.**

Sl. No.	Category pending as on	No. of complaints filed during the financial year	No. of complaints pending at the end of the financial year
1.	Child Labour/Forced Labour/ Involuntary labour	CFHL does not hire child labour, forced labour or involuntary labour – No cases reported.	Not applicable
2.	Sexual harassment	None	Not applicable
3.	Discriminatory employment	None	Not applicable

#### 8. What safety and skill upgradation training was provided in the last year?

The Company constantly strives to provide internal and external training to its employees at all levels. Company provides (a) On-the-job Training involving employees training at the place of work, (b) Class-Room Training involving skilled and experienced instructors with subject expertise, (c) Employees are given external training sessions by deputation to participate in Seminars and Workshops conducted by professional Training Institutes. However, due to Covid'19 pandemic, few of our employees attended virtual training during 2020-21.

#### Principle – 4 : Business should respect the interest of, and be responsive towards all stake holders, especially those who are disadvantaged, vulnerable and marginalized.

##### 1. Has the Company mapped its internal and external stakeholders?

The Company's key stakeholders comprise Promoters, Employees, Customers, Business Associates, Recovery Agents, Investors, Direct Selling Agents, Suppliers and Regulatory Agencies. Our investors include Share Holders (comprising Individual Investors, Corporate Bodies, Foreign Institutional Investors, Indian Institutional Investors, Foreign Bodies, NRIs etc.).

CFHL and its employees strive to provide value based services to the stake holders. The Company is in constant touch with its various stakeholders to understand their concerns and assess their requirements and respond to their needs in an effective manner.

##### 2. Out of the above, has Company identified the disadvantaged, vulnerable and marginalized stakeholders? If so, provide details thereof, in about 50 words or so

The Company through its schemes for Affordable home loans helps customers with income in the lower brackets/ under privileged lower strata of the society.

##### 3. Are there any special initiatives taken by the Company to engage with the disadvantaged, vulnerable and marginalized stakeholders? If so provide details thereof, in about 50 words or so.

CFHL, through its CSR initiatives participated in Socio-Economic Development of marginalized and disadvantaged segments of the Society by funding Projects involving

- (a) Sponsorship of education to underprivileged children of rural areas, scholarships for girl child and for special and disabled students, renovation of anganwadis, etc.

- b) Sponsoring construction of class room blocks for tribal students and students from the economically weaker sections.

- c) Sponsoring water and sanitary facilities for Government Primary Schools, sponsoring requirements of rural schools like chairs, tables, almirahs, free books, setting up of library buildings, renovation/construction of toilets.

- (d) Providing Lab and Medical equipment to Hospitals run by charitable institutions offering free treatment to poor and improving access to health care in rural areas etc.

#### Principle 5 – Businesses should respect and promote human rights.

##### 1. Does the policy of the company on human rights cover only the Company or extend to the Group/Joint Venture/Suppliers/Contractors/NGO

The Company conducts its business in a manner that respects the rights and dignity of all the people, complying with all the legal requirements. In conduct of its day to day business with individuals, CFHL respects and adheres to all the human rights laws framed under the Constitution of India. CFHL treats every stakeholder with dignity and respect. All individuals or institutions impacted by the Company's business are provided access to grievance redressal mechanism.

##### 2. How many stakeholders complaints have been received in the past financial year and what percent was satisfactorily resolved by the management?

For Stakeholder complaints, kindly refer Principle 1 under Section E of this BR Report.

#### Principle 6 – Business should respect and protect and make efforts to restore the environment.

##### 1. Does the policy related to Principle 6 cover only the Company or extends to the Group/Joint-ventures/Suppliers/Contractors/NGOs/Others?

The Company follows electronic mode of communication with all Stake Holders to promote green environment and avoid usage of paper. CFHL complies with all legal and regulatory requirements in respect of environment protection. Besides running 16 of its branches on solar power, CFHL, as a part of its CSR activities, has extended financial support for installation of solar lighting to 100 houses in a backward village called Sollepura Dodde Village, Jigani Hobli, Anekal Taluk, Bengaluru.

**2. Does Company have strategies/initiatives to address global environmental issues such as climate change, global warming etc.,?**

CFHL has in the past sponsored programs for popularizing low-cost housing technologies which promote several environmental friendly raw-materials correcting the impact of so called modern industries on climate change and global warming. In its day to day functioning also, CFHL has reduced usage of paper by making optimum use of computer technology for records, communication and is gradually moving towards a paperless environment. CFHL takes pride in recording that it has installed solar energy powered lighting and computer operation in 16 branches. Energy consuming old computers, printers, ACs, Photo copiers are constantly replaced with energy efficient new equipment making best use of latest advanced technological developments in these areas.

**3. Does the Company identify and assess potential environmental risks?**

Yes. The Company takes note of the direct and indirect environmental impact of its business and considers them carefully in its decision making. CFHL supports Builder/ Developer Projects which are environmentally safe and secure by insisting adherence to project permission guidelines, construction permissions issued by competent authorities and insisting compliance with bylaws of Apartment Acts in respective States. CFHL being in the business of granting housing loans ensures housing projects having environmental clearances.

**4. Does the Company have any project related to Clean Development Mechanism? If so, provide details thereof, in about 50 words or so. Also, if yes, whether any environmental compliance report is filled?**

Not Applicable.

**5. Has the Company undertaken any other initiatives on clean technology, energy efficiency, renewable energy, etc., Y/N. If yes, please give hyperlink for web page etc.,**

Nil

**6. Are the Emissions/Waste generated by the Company within the permissible limits given by CPCB/SPCB for the financial year being reported?**

Not Applicable

**7. Number of Show Cause/Legal Notices received from CPCB/SPCB which are pending (i.e., not resolved to satisfaction) as on end of Financial Year.**

Nil

**Principle 7- Businesses when engaged in influencing public and regulatory policy, should do so in a responsible manner.**

**1. Is your Company a member of any trade and chamber of association?**

The Company presently is not a member of any trade and chamber of association.

**2. Have you advocated/lobbied through above associations for the advancement or improvement of public good?**

Not Applicable.

**Principle 8 – Business should support inclusive growth and equitable development**

**1. Does the Company have specified programs/initiatives/projects in pursuit of the policy related to Principle 8? If yes details thereof.**

In order to promote home ownership and increase housing stock in the Country across all segments of the society, the Company has taken up the following initiatives i.e., opened 21 Affordable Housing Loan Centres across the Country to cater to the needs of households belonging to EWS/LIG and MIG category. Apart from Affordable Housing Loan Centres, the Company has 166 Branches and 14 Satellite offices spread across 21 states. These include many branches in Tier 2 and Tier 3 Cities which enable lending to peripheral developing semi urban and rural areas, thus ensuring inclusive growth.

Besides these efforts, through CSR activities CFHL has chosen to help Government Institutions, NGOs, Charitable Institutions which are helping poor, disabled, needy and marginalized sections of the society to have better dwelling units, education, hygiene, water and medical facilities. During the year CFHL helped 12 Govt Schools to improve their infrastructure besides helping 17 Government Hospitals to procure Medical Equipment/ambulances.

**2. Are the programs/projects undertaken through in-house team/own foundation/external NGO/Government structures/any other organization?**

The Company as a part of its Corporate Social Responsibility (CSR) initiative for current year has identified and funded for activities under various sectors like healthcare, education, welfare measures, disaster management through its in-house teams.

**3. Have you done any impact assessment of your initiative?**

All CSR activities of CFHL are conducted with direct involvement of Company officials and the impact of



the initiative are measured by follow-up visits. We are contacting the beneficiaries of our CSR initiatives to ascertain/quantify the impact on the Society.

**4. What is your Company's direct contribution to community development projects – amount in INR and the details of the projects undertaken?**

CFHL, as a part of its CSR activities, extended financial support for installation of solar lighting to 100 houses in a backward village called Sollepura Dodde Village, Jigani Hobli, Anekal Taluk, Bengaluru.

**5. Have you taken steps to ensure that this community development initiative is successfully adopted by the community? Please explain in 50 words or so.**

CFHL is constantly contacting the beneficiaries of its CSR initiatives to ascertain/quantify the impact on society.

CFHL participated in a big way by donating ₹ 4 Crore to Prime Minister Cares Fund (PM CARES) to provide relief to those affected by any kind of emergency or distress situation like Covid-19.

CFHL donated ₹ 1 Crore to Karnataka State Disaster Management Authority Fund for strengthening Govt's fight against the Covid-19 Pandemic.

Contribution of ₹ 29.46 lakh to Government Dental College and Research Institute, Bengaluru, for procurement of Ventilator and Laryngoscope.

Contribution of ₹ 28.20 lakh to "SOS Children's Villages of India, a home for every child" for sponsorship of child education.

Contribution of ₹ 25 lakh to Jayapriya Medical Foundation, Hubli for procurement of Surgical Microscope.

Contribution of ₹ 16.86 lakh to Government Hospital, Hosur for procuring Ambulance.

Contribution of ₹ 16.43 lakh to Hassan Institute of Medical Sciences, Hassan for procuring Ambulance.

Contribution of ₹ 15.56 lakh to Office of Chief Medical and Health Officer, Udaipur for procurement of Ambulance.

Contribution of ₹ 15.87 lakh to Samarthanam Trust for the disabled towards sponsorship of higher education for 30 disabled and under privileged students, for the Academic Year 2020-2021.

Contribution of ₹ 15 lakh to Rotary Indiranagar, Bengaluru to provide scholarship for 60 students for the academic year 2020-21 under the scholarship program, 'Vidya Daan.

Contribution of ₹ 11.52 lakh to Government District Hospital, Raisen, Madhya Pradesh for procurement of multi para monitors, oxygen concentrators and BI-PAP machines.

Contribution of ₹ 10.21 lakh to Akkur Hosahalli High School, Channapatna, Ramanagara for construction of library, procurement of almirah and reading desks.

Contribution of ₹ 10.01 lakh to Gandhi Hospital, Hyderabad for procurement of Medical equipment.

Contribution of ₹ 10 lakh to Government Hospital, Tambaram for procurement of Color doppler ultrasound scanning machine.

Contribution of ₹ 10 lakh to Child Rights For You (CRY) Organisation for sponsorship of higher education for 1000 girl children in backward districts of Uttar Pradesh.

Contribution of ₹ 10 lakh to Spastics Society of Karnataka for sponsorship of education for 40 special children.

**Principle 9 – Business should engage with and provide value to their customers and consumers in a responsible manner.**

**1. What percentage of customer complaints/ consumer cases are pending as on the end of the financial year?**

Percentage of customer complaints pending as on March 31, 2021 – Zero percent (NIL pending cases out of 2531 received/ attended during the year. Last year's pending cases as on March 31, 2020 – NIL).

**2. Does the Company display product information on the product label, over and above what is mandated as per laws?**

CFHL is a housing finance company, hence not applicable.

**3. Is there any case filed by any stakeholder against the Company regarding unfair trade practices, irresponsible, advertising, and/or anti-competitive behavior during the last five years and pending as at end of financial year. If so, provide details thereof, in about 50 words or so.**

There is no such instance.

**4. Did your Company carry out any consumer survey consumer satisfaction trends?**

The Company collects customer feedback through mailers and gathers feedback on an ongoing basis through its customer portal, hosted on the website of the Company.

## PERFORMANCE OVERVIEW: NATURAL CAPITAL

### Environmental Social and Governance (ESG)

Our Company's approach to sustainable growth is built on the belief that it can strengthen its business while also valuing the environment and its ecosystem. We aim to achieve more sustainable outcomes as well as partner with customers, society and governments towards the achievement of the UN sustainable development goals. We are of the belief that business success and sustainability-driven decisions go hand in hand and depends on the passion of its employees, shareholders and customers.

#### Environment

It is observed that environmentally sustainable practices aid financial benefits. Inclusive growth promotes and advocates optimal use of depleting resources like water and curbing pollution. As our company is service based and its activities do not involve manufacture of products, we ensure that consumption of energy and natural resources are moderated. Emphasis is placed on environmental conservation while adhering to employee and community safety. We aim to improve energy efficiency by ensuring that business and employee travel are optimized. Company's utilization of virtual technology in the new normal ensured continued business communication in this era of social distancing.

At Can Fin Homes, we are committed to environment-social-governance (ESG) for providing services directly/ indirectly. The holistic environment-social-governance ensures corporate longevity, ensures sustainability in the long run and enhances value for its employees, stakeholders and the community.

Can Fin Homes has taken steps for promoting renewable energy which will be predominant in the foreseeable future in view of scarce natural resources. In this direction, a few years ago itself, our Company has started to use solar energy-driven Power systems including Solar UPS and power saving lamps in some of its branches, use of LED lights instead of conventional CFL & Fluorescent lamps. This saves electricity and is also cost advantageous. We will endeavor to utilise these power saving sources in multiple branches across India.

#### Bio-Diversity

The nature of our service oriented business, does not affect biodiversity negatively. Our employees are also encouraged

to promote environment friendly initiatives like tree planting, avoid usage of plastic, water conservation and usage of bio-degradable products.

#### Water

Given the nature of our industry, water consumption is minimal. We will encourage our employees and customers to ensure rain water harvesting in their homes to preserve water.

#### Waste

There is no discharge of effluents and waste since we are a service oriented institution. Necessary steps are taken to reduce emissions, resource consumption, carbon footprint, through efficient use of renewable energy.

#### Social and employee matters

Policies on corporate governance, code of conduct for the Directors and Employees are in place and the same are strictly adhered to.

We abide by the credo of excellence, cost efficiency, timely HR measures. Our employees work in a safe and conducive environment, where equal opportunities are given to all.

#### Customers and Vendors

The Company adopts a customer friendly approach recognizing that the customer is paramount for the growth and success of the organization. Customer service is given predominance and customer satisfaction is pivotal.

#### Community

The Company follows the branch model and all branches provide community services across the country in tune with the United Nations' Sustainable Development Goals.

We are guided by our Board of Directors, including a woman director, who are all eminent personalities with rich experience.

Our Company is totally service based and in no way involved in the manufacture or selling of controversial weapons.

Place: Bengaluru  
Date: July 31, 2021

Sd/-  
**Girish Kousgi**  
Managing Director & CEO