Date: May 28, 2024

To,	To,
BSE Limited, **Phiroze Jeejeebhoy Towers, Dalal Street,** **Mumbai- 400001** **Scrip Code: 544044**	**National Stock Exchange of India Limited,** **Exchange Plaza, C-1, Block G, Bandra Kurla Complex,** **Bandra (E),** **Mumbai – 400 051** **NSE Symbol: INDIASHLTR**

Sub: Business Responsibility and Sustainability Reporting (BRSR) for Financial Year 2023-2024

Pursuant to Regulation 34 of SEBI (Listing Obligations Disclosure Requirements) Regulations, 2015, we are submitting herewith the Business Responsibility and Sustainability Report for the Financial Year 2023-24.

The report may also be accessed on the website of the Company at www.indiashelter.in.

Request you to please take the same on your records.

For India Shelter Finance Corporation Limited

MUKTI CHAPLOT Digitally signed by MUKTI CHAPLOT Date: 2024.05.28 16:21:11 +05'30'

Mukti Chaplot
Company Secretary and Chief Compliance Officer
Mem. No. 38326

Business Responsibility and Sustainability Report

SECTION A GENERAL DISCLOSURES

I. DETAILS OF THE LISTED ENTITY

1.	Corporate identity number (CIN) of the listed entity	L65922HR1998PLC042782
2.	Name of the listed entity	India Shelter Finance Corporation Limited
3.	Year of incorporation	1998
4.	Registered office address	6th Floor, Plot No. 15, Sector 44, Institutional Area, Gurugram - 122 002, Haryana, India
5.	Corporate address	3rd Floor, Upper Ground Floor and Lower Ground Floor, Plot No. 15, Institutional Area, Sector 44, Gurugram - 122 002, Haryana, India
6.	E-mail	compliance@indiashelter.in
7.	Telephone	0124-4131800
8.	Website	https://www.indiashelter.in/
9.	Financial year for which reporting is being done	2023-24
10.	Name of the Stock Exchange(s) where shares are listed	BSE Ltd. and NSE Ltd.
11.	Paid-up capital	53,52,55,680
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Name: Ms. Mukti Chaplot Designation: Company Secretary & Chief Compliance OIfficer E-mail: compliance@indiashelter.in
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together)	The disclosures under this report are made on a consolidated basis, unless otherwise specified.

II. PRODUCTS/SERVICES

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

Description of main activity	Description of business activity	% of turnover of the entity
Financial Services	The Company provides home loans for the purchase or construction of residential properties and for the extension and repair of existing housing units. In addition to home loans, the Company also offers loans against property.	100%

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

Product/service
Home Loans and Loan against Property

The Company provides home loans for the purchase or construction of residential properties and for the extension and repair of existing housing units. In addition to home loans, the Company also offers loans against property.

NIC code	% of total turnover contributed
64910	100%

III. OPERATIONS

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

National

Number of plants	Not Applicable
Number of offices	223
Total	223

International

Number of plants	-
Number of offices	-
Total	-

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

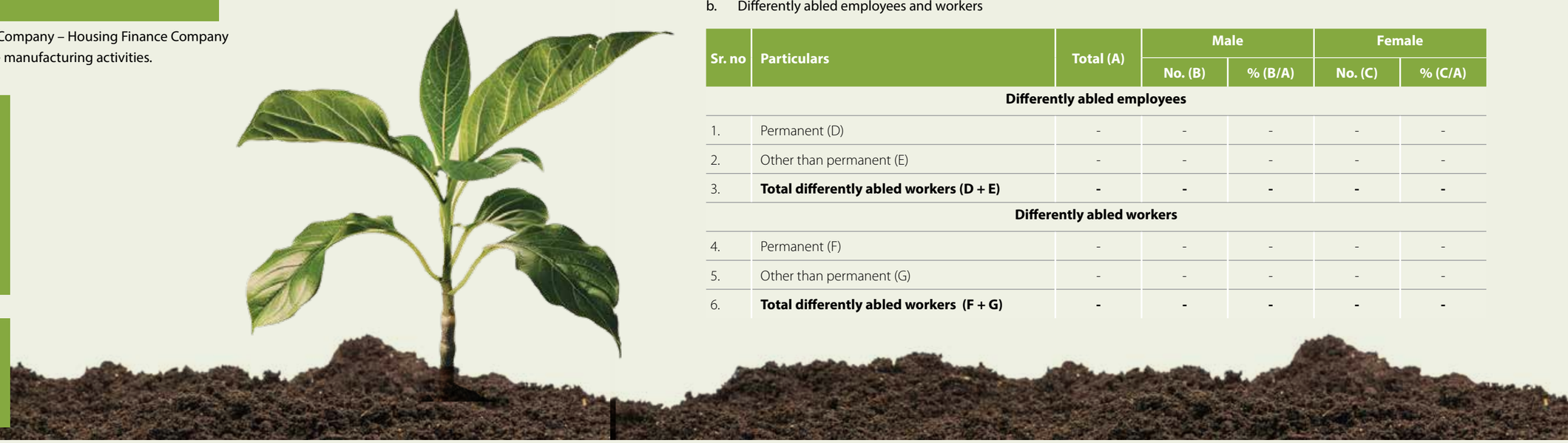
17. Markets served by the entity:

a. Number of locations

National (No. of states)	15
International (No. of countries)	-

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

Not Applicable



c. A brief on types of customers

The Company is focussed on providing affordable home loans and loans against property in Tier 2 and Tier 3 geographies in India to low- and middle-income borrowers who are building their first homes.

Category	% of AUM in 2023-24
Self-employed	72%
Salaried	28%

Category	% of AUM in 2023-24
EWS	22%
LIG	50%
MIG	26%
HIG	2%

IV. EMPLOYEES

18. Details as at the end of financial year

a. Employees and workers (including differently abled)

Sr. no	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
		Employees				
1.	Permanent (D)	3,323	3,164	95%	159	5%
2.	Other than permanent (E)	-	-	-	-	-
3.	**Total employees (D + E)**	**3,323**	**3,164**	**95%**	**159**	**5%**
		Workers				
4.	Permanent (F)	-	-	-	-	-
5.	Other than permanent (G)	-	-	-	-	-
6.	**Total workers (F + G)**	**-**	**-**	**-**	**-**	**-**

b. Differently abled employees and workers

Sr. no	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
		Differently abled employees				
1.	Permanent (D)	-	-	-	-	-
2.	Other than permanent (E)	-	-	-	-	-
3.	**Total differently abled workers (D + E)**	**-**	**-**	**-**	**-**	**-**
		Differently abled workers				
4.	Permanent (F)	-	-	-	-	-
5.	Other than permanent (G)	-	-	-	-	-
6.	**Total differently abled workers (F + G)**	**-**	**-**	**-**	**-**	**-**

19. Participation/inclusion/representation of women

	Total (A)	No. and % of females	
		No. (B)	% (B/A)
Board of Directors	8	2	25%
Key Managerial Personnel	3	1	33%

20. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

	2023-24 (Turnover rate in current FY)			2022-23 (Turnover rate in previous FY)			2022-23 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent employees	42%	38%	42%	44%	40%	44%	42%	33%	41%
Permanent workers	-	-	-	-	-	-	-	-	-

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

21. (a) Names of holding/subsidiary/associate companies/joint ventures

Name of the holding/subsidiary/ associate companies/joint ventures (A)	India Shelter Capital Finance Limited
Indicate whether holding/subsidiary/ associate/joint venture	Wholly owned subsidiary
% of shares held by listed entity	100
Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)	No

CSR DETAILS

CSR details		
i.	Whether CSR is applicable as per section 135 of Companies Act, 2013	**Yes**
ii.	Turnover (in ₹)*	**₹ 860 Crs**
iii.	Net worth (in ₹)	**₹ 2,299 Crs**

* On standalone basis

VI. TRANSPARENCY AND DISCLOSURES COMPLIANCES

22. 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)	2023-24 (Current financial year)			2022-23 (Previous financial year)		
	(If yes, then provide a weblink to the grievance redress policy)	Number of complaints filed during the year	Number of complaints with pending resolution at the close of the year	Remarks	Number of complaints filed during the year	Number of complaints with pending resolution at the close of the year	Remarks
Communities	Yes	-	-	-	-	-	-
Investors (other than shareholders)	Yes	-	-	-	-	-	-
Shareholders	Yes	-	-	-	-	-	-
Employees and workers	Yes	-	-	-	-	-	-
Customers	Yes	178	4*	*2 complaints which has been closed by the Company, was pending with NHB as on 31 March, 2024.	119	1	
Value chain partners	Yes	-	-	-	-	-	-

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

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

Opportunity Risk

S. no.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (indicate positive or negative implications)
1.	Affordable housing	Opportunity Risk	**Opportunity** There is a significant credit gap among the underserved population, and addressing this through financial inclusion presents a substantial opportunity for the Company **Risk** Company primarily funds customer in LIG, MIG segment which largely comprises un-documented income, incorrect assessment of income, collateral can impact recovery prospects	The Company has an experienced field underwriting team that operates independently of sales and other functions. This field team is structured into three verticals, i.e., credit underwriters, legal verification, and technical valuation. These teams work in parallel and independently to ensure efficient decision-making and are supported by the Company's mobile-first digital infrastructure, enhancing their capabilities. Additionally, the Company has a dedicated centralised team that provides oversight to the field credit team, ensuring a strong maker-checker process.	**Positive** Enabling the customers from LIG & MIG segment to construct their dream homes by enabling credit **Negative** Lack of adequate income/property documents makes credit assessment and underwriting a difficult task
2.	Social capital	Opportunity	Maintaining healthy relationships with local communities has enabled the Company to effectively contribute to social development and thus create a foundation for a sustainable business	-	**Positive** Social activities help build trust among communities and contribute towards their betterment and upliftment
3.	Human capital	Opportunity	We cultivate a positive work environment, enhancing satisfaction, productivity, and engagement by prioritising employee health and well-being	-	**Positive** Effective talent management process leads to improved productivity and performance, resulting in achieving desired goals and business targets
4.	Corporate governance	Opportunity	Effective corporate governance enhances transparency, accountability, and investor confidence, leading to improved financial performance and access to capital	-	**Positive** Corporate governance has a significant financial impact. Adhering to these guidelines improves the Company's reputation. It helps build trust among stakeholders, such as investors and regulators, by providing long-term support and acting as a key differentiator
5.	Sustainable finance	Opportunity	Integrating sustainability into our operations and investments can lead to increased competitiveness, cost savings, and access to new markets.	-	

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.

✓ Yes ✗ No

	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)	✓	✓	✓	✓	✓	✓	✓	✓	✓
	b. Has the policy been approved by the Board? (Yes/No)	All the policies adopted by the Company are approved by the Board.								
	c. Weblink of the policies, if available	https://www.indiashelter.in/								
2.	Whether the entity has translated the policy into procedures. (Yes/No)	Yes, the Company has translated the policies into procedures with respect to the activities carried out by the Company.								
3.	Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes, certain policies of the Company also extend to its value chain partners.								
4.	Name of the national and international codes/ certifications/labels/standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Not Applicable								
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	**Strategic Priorities:** • Grow and Diversify Distribution Network • Diversify Borrowings and Optimise Borrowings Costs • Leverage Technology for Scalability and Productivity • Enhance Brand Equity and Foster Sustainability								
6.	Performance of the entity against the specific commitments, goals and targets alongwith reasons in case the same are not met.	• The Company has increased its branch presence to 223 • Credit rating enhanced to AA - (Stable) • The Company explores co-lending opportunities • The Company leverages technology across the loan life cycle • Concentrated efforts to increase penetration in Tier-2 and Tier-3 cities • Focussed on creating a positive work culture								
	Governance, leadership and oversight									
7.	Statement by the director responsible for the business responsibility report, highlighting ESG-related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure) At India Shelter, our environmental initiatives are centred around enhancing energy efficiency and managing waste, including e-waste. Through digitalizing our Company's lending process, we are committed to minimising paper usage and encouraging sustainable practices throughout our operations. We provide financing options tailored for green housing projects and actively support eco-friendly initiatives within the housing sector.									

	Disclosure questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
8.	Details of the highest authority responsible for implementing and overseeing the Business Responsibility policy(ies).	Mr. Rupinder Singh MD & CEO								
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 MD & CEO, along with senior management personnel of the Company, monitor various aspects of social, environmental, and governance.								

10. Details of review of NGRBCs by the Company:

Subject for review	Indicate whether the review was undertaken by Director/Committee of the Board/Any other Committee									Frequency (annually/half yearly/quarterly/ any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against the above policies and follow-up action	The Company on a periodic basis, reviews the performance against the above policies, and changes are implemented as needed.																	
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	The Company is in compliance with the regulations to the extent applicable.																	

11 Has the entity carried out an independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency.	P1	P2	P3	P4	P5	P6	P7	P8	P9
	Regulators, credit rating agencies, internal auditors, and statutory auditors, if appropriate, examine the procedures and compliances. Senior Management and the Board review and revise policies on a regular basis, taking into account both risk and best practices.								

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

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

SECTION C PRINCIPLE-WISE PERFORMANCE DISCLOSURE

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

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

Essential Indicators

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

Segment	Number of trainings programs held	Topics/principles covered under the training and its impact	Percentage of persons in respective category covered by the awareness programs
Board of Directors *	1	Code of Conduct, Health and Safety, Prohibition of Sexual Harassment	100%
Key Managerial Personnel	1	Code of Conduct, Health and Safety, Prohibition of Sexual Harassment	100%
Employees other than BoD & KMPs	Regular and Ongoing	Skill up-gradation, Health and Safety, Prohibition of Sexual Harassment	100%
Workers	-	-	-

* Includes only MD & CEO

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 ₹)	Brief of the case	Has an appeal been preferred? (Yes/No)
Penalty/fine	Nil				
Settlement	Nil				
Compounding fee	Nil				

Non-monetary				
	NGRBC principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the case	Has an appeal been preferred? (Yes/No)
Imprisonment	Nil			
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.

Yes. The Anti-Corruption and Anti-Bribery Policy is covered under the Code of Conduct Policy of the Company which is applicable to Board, employees and other stakeholders of the Company. Web-Link: https://www.indiashelter.in/investor-relations.

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

	2023-24 (Current financial year)	2022-23 (Previous financial year)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	NA	NA

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

	2023-24 (Current financial year)	2022-23 (Previous financial year)
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.

Not Applicable

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

	2023-24 (Current financial year)	2022-23 (Previous financial year)
Number of days of accounts payables	Not Applicable	

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	2023-24 (Current financial year)	2022-23 (Previous financial year)
Concentration of purchases	a. Purchases from trading houses as % of total purchases	Not Applicable	
	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	Not Applicable	
	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 RPT in	a. Purchases (Purchases with related parties/Total Purchases)	Not Applicable	
	b. Sales (Sales to related parties/Total Sales)		
	c. Loans & advances (Loans & advances given to related parties/Total loans & advances)		
	d. Investments (Investments in related parties/Total Investments made)		

Leadership Indicators

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

Total no of awareness campaign held	Topics/principles covered under the training	% age of value chain programme partners covered (by value of business done with such partners) under the awareness programmes
1	Green Home Training for Employees	JAN Griha provided training sessions for 25+ employees from technical teams who in-turn provided training to technical managers on Green Home Initiatives.

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 Code of Conduct covers all employees and Directors of the Company which states that they shall always act in the interest of the Company, and ensure that any business or personal association that they may have does not result in any conflict with the interests of the Company.

Weblink: https://www.indiashelter.in/investor-relations

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.**

Total no of awareness campaign held	2023-24	2022-23	Details of improvements in environmental and social impacts
R&D	-	-	JAN Griha provided training sessions for employees from technical teams on Green Home Initiatives.
Capex	-	-	Given the nature of the Company's business, its relevance is largely restricted to information technology (IT) capex. IT and digital initiatives play a critical role in reducing paper use and manual processes, as well as increasing efficiency and productivity.

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

   Not Applicable

   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) (b) E-waste (c) Hazardous waste and (d) other waste.**

   Since the Company is in the business of providing housing finance, its scope is limited to using products that are made of recycled materials. The key waste products are primary paper and e-waste. The Company has an e-waste policy in place.

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.**

   Not Applicable

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	64910
Name of product/service	Housing Finance Activities
% of total turnover contributed	100%
Boundary for which the Life Cycle Perspective/Assessment was conducted	2023-24
Whether conducted by an independent external agency (Yes/No)	No
Results communicated in the public domain (Yes/No) If yes, provide the weblink	The primary business activity of the Company is providing housing finance. The loan cycle is a sequential process starting with onboarding, underwriting, collections, and customer service. The detailed description of each of the processes is presented in the public offer document of the Company. Weblink: https://www.indiashelter.in/investor-relations

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

   Not Applicable

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

   Not Applicable

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

   Not Applicable

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

   Not Applicable

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)
Permanent employees											
Male	3,164	2,317	73%	3,164	100%	-	-	3,164	100%	210	7%
Female	159	110	69%	159	100%	159	100%	-	-	52	33%
Total	**3,323**	**2,427**	**73%**	**3,323**	**100%**	**159**	**5%**	**3,164**	**95%**	**262**	**8%**
Other than permanent employees											
Male	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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)
Permanent workers											
Male	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Other than permanent workers											
Male	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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

	2023-24 (Current financial year)	2022-23 (Previous financial year)
Cost incurred on well-being measures as a % of total revenue of the Company	0.3%	0.3%

2. Details of retirement benefits, for current financial year and previous financial year:

2023-24 (Current financial year)			Benefits	2022-23 (Previous financial year)		
No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)		No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
100%	-	Y	PF	100%	-	Y
100%	-	Y	Gratuity	100%	-	Y
27%	-	Y	ESI	38%	-	Y
-	-	NA	Others – please specify	-	-	NA

3. Accessibility of workplaces

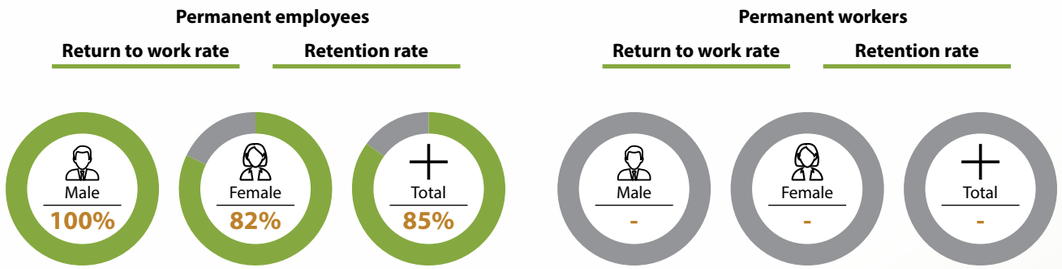
Are the premises/offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

India Shelter did not have any disabled employees as of March 31, 2024, on its payroll. However, the head office of the Company has ramps and elevators for the comfortable movement of people with disabilities.

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.

The Company has equal opportunity and ensures that there is no discrimination between employees on grounds of age, gender, race, national or ethnic origin, language or religion.

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



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	Employees can access the HR team to raise any complaint. Additionally, employees have access to the management and functional heads to raise their concerns. In addition, employees can raise their grievances at grievance@indiashelter.in.	**Permanent employees**
Other than permanent workers		**Other than permanent employees**

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

The Company does not have any employee associations. The Company, however, recognises the right to freedom of association and does not discourage collective bargaining.

Category	2023-24 (Current financial year)			2022-23 (Previous financial year)		
	Total employees/ workers in the respective category (A)	No. of employees/ workers in the respective category who are part of association(s) or Union (B)	% (B/A)	Total employees/ workers in the respective category (C)	No. of employees/ workers in the respective category who are part of association(s) or Union (D)	% (D/C)
Total permanent employees	Not Applicable					
Male						
Female						
Total permanent workers						
Male						
Female						

8. Details of training given to employees and workers:

Category	2023-24 (Current financial year)					2022-23 (Previous financial year)				
	Total (A)	On health and safety measures		On skill upgradation		Total (D)	On health and safety measures		On skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/A)	No. (F)	% (F/A)
Employees										
Male	3,164	3,164	100%	3,164	100%	2,547	2,547	100%	2,547	100%
Female	159	159	100%	159	100%	162	162	100%	162	100%
Total	**3,323**	**3,323**	**100%**	**3,323**	**100%**	**2,709**	**2,709**	**100%**	**2,709**	**100%**
Workers										
Male	-	-	-	-	-		-	-	-	-
Female	-	-	-	-	-		-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**		**-**	**-**	**-**	**-**

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

Category	2023-24 (Current financial year)			2022-23 (Previous financial year)		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	3,164	1,964	62%	2,547	1,493	59%
Female	159	116	73%	162	120	74%
Total	**3,323**	**2,080**	**63%**	**2,709**	**1,613**	**60%**
Workers						
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**

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?

The Company is in the business of providing housing loans and loans against properties. Hence, there are no occupational health and safety risks due to the nature of the work. However, the Company has provided health, accidental and life insurance to its employees.

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

The Company is in the business of providing housing loans and loans against properties. Hence, there are no occupational health and safety risks due to the nature of the work.

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

The Company is in the business of providing housing loans and loans against properties. Hence, work-related hazards are not envisaged. In case of an emergency situation, the employee can reach out to HR/Functional heads to report the incident.

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

Yes, all employees are covered under Group Personal Accident Insurance and Group Health Insurance Policies.

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

Safety incident/number	Category	2023-24 (Current financial year)	2022-23 (Previous financial year)
Lost Time Injury Frequency Rate (LTIFR) (per one million person-hours worked)	Employees	-	-
	Workers	-	-
Total recordable work-related injuries	Employees	-	-
	Workers	-	-
No. of fatalities	Employees	-	-
	Workers	-	-
High-consequence work-related injury or ill-health (excluding fatalities)	Employees	-	-
	Workers	-	-

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

The Company prioritises the development & well-being of its employees, ensuring a healthy and balanced work environment. The Company has initiated various measures to encourage health consciousness and fitness among its employees, including health checkups, weekly yoga classes and fitness community. These initiatives are centred around psychological, and social well-being of employees.

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

Category	2023-24 (Current financial year)			2022-23 (Previous financial year)		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Working conditions	Nil	Nil	Nil	Nil	Nil	Nil
Health & safety						

14. Assessments for the year:

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

No corrective action plan has been necessitated for the above-mentioned parameters.

Leadership Indicators

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

Yes, the Company has term insurance policy, a group personal accident policy and group health insurance policy for the employees. In the event of the death of an employee who was granted stock options under the ESOP scheme, the unvested options shall immediately vest with the nominee of such employee.

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 monitors and tracks to ensure statutory dues have been deducted and deposited. The Company undertakes compliance reconciliation on a monthly basis by HR and Compliance department.

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 are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

Category	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	
	2023-24 (Current financial year)	2022-23 (Previous financial year)	2023-24 (Current financial year)	2022-23 (Previous financial year)
Employees	-	-	-	-
Workers	-	-	-	-

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

The Company currently does not have any such transition assistance programmes.

5. Details on assessment of value chain partners:

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

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 actions were required to be taken to address such concerns.

Principle 4 Businesses should respect the interests of and be responsive to all their stakeholders.

Essential Indicators

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

Our company has identified individuals, groups of individuals, institutions and entities that add value to the business value chain as key stakeholders. The Company's key stakeholders identified include Customers, Employees, Shareholders/Investors, Regulators, Lendors, Rating Agencies and Communities.

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

Stakeholder Group	Whether identi-fied as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (annually/half yearly/ quarterly/others – please specify	Purpose and scope of engagement, including key topics and concerns raised during such engagement
Customers	Yes, if they qualify based on specific criteria such as gender, and income, among others	Customer care phone number and Email Branch interactions Digital: Customer App, SMS, social media engagement, Whatsapp House, Business Premise visits Pamphlets, Standees, Banners	Regular and need basis	Stay in touch with customers throughout the loan life cycle, address any issues faced by customers, and provide quality customer service.
Employees	No	Direct interactions and other modes like SMS, Emails, HRMS portal, webinars, reward & recognition programme, appraisal process and employee engagement activities	Regular and need basis	To ensure wellness and safety and to provide learning and development sessions and redress employee grievances and increase employment in tier-II and III geographies
Shareholders/ Investors	No	Annual General Meeting, Annual Report, investor presentations, investor/analyst meets, media releases, conference/video calls, investor conferences and roadshows	Regular and as per statutory requirements	To update on the Company's developments, including operational and financial performance, adherence to regulatory compliance, governance and ethical practice
Regulators	No	Emails, meetings and regulatory filings	Regular and as per statutory requirements	Update on regulations and amendments, inspections and approvals
Lenders & Rating Agencies	No	Emails, meetings and conference calls	Regular and need basis	To update on the Company's developments, including operational and financial performance, adherence to regulatory compliance, governance and ethical practice
Communities	Yes, if they qualify based on specific criteria such as gender, and income, among others	Directly and through implementing agencies	Regular and need basis	Implementation of CSR activities

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.**

   Stakeholder engagement is a continuous process and this process is driven by senior management of the Company. The Board and its various statutory committees are kept abreast of various developments and feedback is gathered on a continuous basis.

2. **Whether stakeholder consultation is used to support identifying and managing 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.**

   The Company engages with various stakeholders on a continuous basis to understand the requirements and expectations from the Company. The continuous engagement leads to changes in the policies of the Company as and when required.

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

   The Company believes in creating meaningful change by bringing together its employees and communities to create a positive impact on society. The Company seeks to empower communities through targeted interventions in areas such as healthcare, education, women's empowerment, and societal welfare. The Company works towards long-term solutions that have a lasting and positive impact on the communities that it serves.

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**

   The Company's code of conduct, equal employment opportunity policy, diversity and inclusion policy, and policy against sexual harassment have all been approved by the Board. Employees receive regular training to ensure they are aware of the aforementioned policies. For easier employee access, these policies are also available on the Company website.

   In addition, as part of the induction, all new hires receive a copy of the employee guide, which helps them better comprehend the Company's policies.

Category	2023-24 (Current financial year)			2022-23 (Previous financial year)		
	Total (A)	No. of employees/ workers covered (B)	% (B/A)	Total (C)	No. of employees/ workers covered (D)	% (D/C)
Employees						
Permanent	3,323	3,323	100%	2,709	2,709	100%
Other than permanent	-	-	-	-	-	-
Total employees	**3,323**	**3,323**	**100%**	**2,709**	**2,709**	**100%**
Workers						
Permanent	-	-	-	-	-	-
Other than permanent	-	-	-	-	-	-
Total workers	**-**	**-**	**-**	**-**	**-**	**-**

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

Category	2023-24 (Current financial year)					2022-23 (Previous financial year)				
	Total (A)	Equal to minimum wage		More than minimum wage		Total (D)	Equal to minimum wage		More than minimum wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	3,323	18	1%	3,305	99%	2,709	30	1%	2,679	99%
Male	3,164	17	1%	3,147	99%	2,547	27	1%	2,520	99%
Female	159	1	1%	158	99%	162	3	2%	159	98%
Other than permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-

Category	2023-24 (Current financial year)					2022-23 (Previous financial year)				
	Total (A)	Equal to minimum wage		More than minimum wage		Total (D)	Equal to minimum wage		More than minimum wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Workers										
Permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Other than permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-

3. Details of remuneration/salary/wages

a. Median remuneration/wages:

	Male		Female	
	Number	Median remuneration/salary/ wages of the respective category	Number	Median remuneration/salary/ wages of the respective category
Board of Directors (BoD)*	1	3,17,40,000	-	-
Key Managerial Personnel	1	1,20,00,000	1	34,36,444
Employees other than BoD and KMP	3,162	3,25,000	158	3,48,000
Workers	-	-	-	-

* MD & CEO, is categorised as a member of the Board of Directors for the purposes of this table.

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

	2023-24 (Current financial year)	2022-23 (Previous financial year)
Gross wages paid to females as % of total wages	**5%**	**5%**

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, the Company has Board-approved policies led by the CHRO and HR department.

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

The Company has Board-approved policies in place, namely a grievance redressal policy and a policy on the prevention of sexual harassment, among others, for handling various stakeholder grievances.

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

	2023-24 (Current financial year)			2022-23 (Previous financial year)		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Sexual harassment	Nil			Nil		
Discrimination at workplace	Nil			Nil		
Child labour	Nil			Nil		
Forced labour/involuntary labour	Nil			Nil		
Wages	Nil			Nil		
Other human rights-related issues	Nil			Nil		

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

	2023-24 (Current financial year)	2022-23 (Previous financial year)
Total complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	Nil	Nil
Complaints on POSH as a % of female employees/workers	Nil	Nil
Complaints on POSH upheld	Nil	Nil

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

The Company has in place a Code of Conduct and a Whistle-Blower policy that provide mechanisms to prevent discrimination and harassment at the workplace.

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

Yes, in certain business agreements where relevant.

Assessments for the year:

	% of your plants and offices that were assessed (by the entity or statutory authorities or third parties)
Child labour	The Company is in compliance with the laws as applicable.
Forced/Involuntary labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others – please specify	

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

Nil

Leadership Indicators

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

There have been no cases of human rights grievances and/or complaints; hence, no changes to the business process are necessitated.

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

The Company, with the support of its Whistle-Blower Policy, has created a culture in which employees are at liberty to voice any concerns regarding wrongdoing. A vigil mechanism is offered by the aforementioned policy to facilitate the reporting of cases of wrongdoing. The vigil mechanism is supervised by the Audit Committee.

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

There is a ramp and elevator at the Company's head office and most of the branches to make travelling for visitors with disabilities easier.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual harassment	The Company expects its value chain partners to adhere to the same values, principles and business ethics upheld by the Company in all their dealings. No specific assessment with respect to the value chain partners has been carried out.
Discrimination at workplace	
Child labour	
Forced labour/Involuntary labour	
Wages	
Others – Please specify	

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

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

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

Essential Indicators

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

Parameter	2023-24 (Current financial year)	2022-23 (Previous financial year)
From renewable sources		
Total electricity consumption (A)	Not Tracked	
Total fuel consumption (B)		
Energy consumption through other sources (C)		
Total energy consumed from renewable sources (A+B+C)		
From non-renewable sources		
Total electricity consumption (D)	Not Tracked	
Total fuel consumption (E)		
Energy consumption through other sources (F)		
Total energy consumed from non-renewable sources (D+E+F)		
Total energy consumed (A+B+C+D+E+F)		
Energy intensity per rupee of turnover (Total energy consumption/Revenue from operations)		
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed/Revenue from operations adjusted for PPP)		
Energy intensity in terms of physical output		
Energy intensity (optional) – the relevant metric may be selected by the entity		

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

No

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.

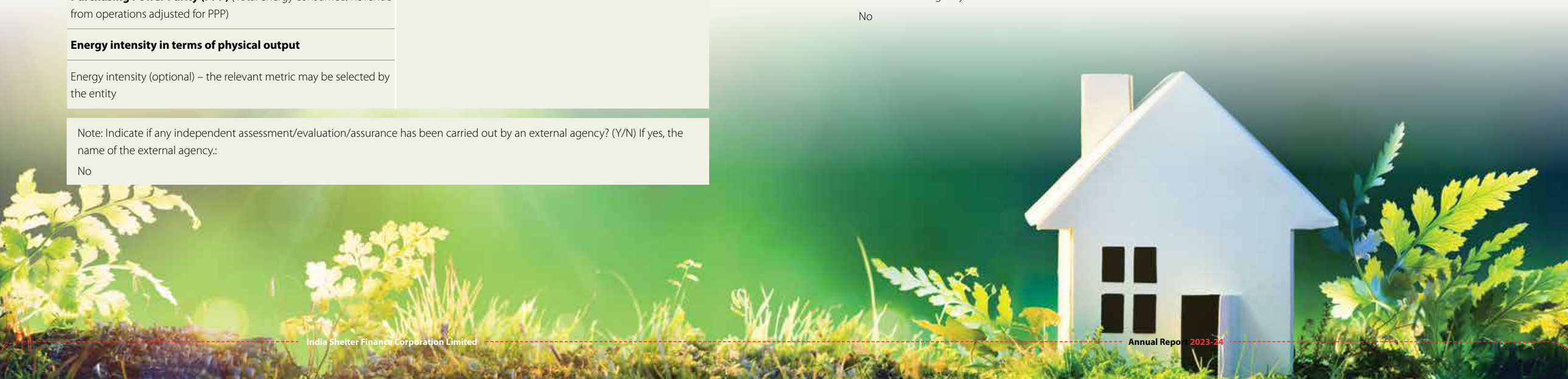
Not Applicable

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

Parameter	2023-24 (Current financial year)	2022-23 (Previous financial year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third-party water	-	-
(iv) Seawater/desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	-	-
Total volume of water consumption (in kilolitres)	-	-
Water intensity per rupee of turnover (Water consumed/turnover)	-	-
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption/ Revenue from operations adjusted for PPP)	-	-
Water intensity in terms of physical output	-	-
Water intensity (optional) – the entity may select the relevant metric	-	-

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

No



4. Provide the following details related to water discharged:

Parameter	2023-24 (Current financial year)	2022-23 (Previous financial year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To surface water	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
(ii) To groundwater	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
(iii) To seawater	-	-
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	-	-
Total water discharged (in kilolitres)	-	-

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

Not Applicable

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

Parameter	Please specify unit	2023-24 (Current financial year)	2022-23 (Previous financial year)
NOx	-	-	-
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, the name of the external agency.

No

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

Parameter	Unit	2023-24 (Current financial year)	2022-23 (Previous financial year)
Total Scope 1 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent	Not Tracked	
Total Scope 2 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent	Not Tracked	
Total Scope 1 and Scope 2 emissions per rupee of turnover			
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)			
Total Scope 1 and Scope 2 emission intensity in terms of physical output			
Total Scope 1 and Scope 2 emission intensity (optional) – the entity may select the relevant metric			

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

No

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

No.

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

Parameter	2023-24 (Current financial year)	2022-23 (Previous financial year)
Total waste generated (in metric tonnes)		
Plastic waste **(A)**	-	-
E-waste **(B)**	Not Tracked	Not Tracked
Bio-medical waste **(C)**	-	-
Construction and demolition waste **(D)**	-	-
Battery waste **(E)**	-	-
Radioactive waste **(F)**	-	-
Other hazardous waste. 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)	-	-
Total (A+B + C + D + E + F + G + H)	-	-
Waste intensity per rupee of turnover (Total waste generated/Revenue from operations)	-	-
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated/Revenue from operations adjusted for PPP)	-	-
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	-	
(ii) Re-used	-	
(iii) Other recovery operations	-	
Total	**-**	

Parameter	2023-24 (Current financial year)	2022-23 (Previous financial year)
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	-	
(ii) Landfilling	-	
(iii) Other disposal operations	-	
Total	**-**	

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

No

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 wastes.

Since the Company is a housing finance company, the key waste products are paper waste and e-waste. The Company does not use any hazardous and/or toxic chemicals. As majority of the process is digitised with high reliance on technology, paper waste is minimal. Employees are trained to be mindful of paper use by restricting paper waste.

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

S. no.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval/clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
Not Applicable			

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 an independent external agency (Yes/No)	Results communicated in the public domain (Yes/No)	Relevant weblink
Not Applicable					

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:

Since the Company is a housing finance company, there are no major emissions of water or air pollution. Hence, the Company is not directly covered under the above-mentioned acts.

S. no.	Specify the law/regulation/ guidelines which were 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
-	-	-	-	-

Leadership Indicators

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

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

(i) Name of the area - Not Applicable

(ii) Nature of operations - Not Applicable

(iii) Water withdrawal, consumption and discharge in the following format - Not Applicable

Parameter	2023-24 (Current financial year)	2022-23 (Previous financial year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third-party water	-	-
(iv) Seawater/desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres)	-	-
Total volume of water consumption (in kilolitres)	-	-
Water intensity per rupee of turnover (Water consumed/turnover)	-	-
Water intensity (optional) – the entity may select the relevant metric	-	-

Parameter	2023-24 (Current financial year)	2022-23 (Previous financial year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into surface water	-	
No treatment	-	
With treatment – please specify the level of treatment	-	
(ii) Into groundwater	-	
No treatment	-	
With treatment – please specify the level of treatment	-	
(iii) Into seawater	-	
No treatment	-	
With treatment – please specify the level of treatment	-	
(iv) Sent to third-parties	-	
No treatment	-	
With treatment – please specify the level of treatment	-	
(v) Others	-	
No treatment	-	
With treatment – please specify the level of treatment	-	
Total water discharged (in kilolitres)	-	

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

No

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

Since the Company is a housing finance company, the focus on environmental indicators is passive and Scope 3 emissions have not been tracked.

Parameter	Unit	2023-24 (Current financial Year)	2022-23 (Previous financial Year)
Total Scope 3 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent		
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emission intensity (optional) – the entity may select the relevant metric			

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

No

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.

Not Applicable

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:

S. no.	Initiative undertaken	Details of the initiative (weblink, if any, may be provided alongwith summary)	Outcome of the initiative
1	Capturing Customer Data in Digital Form and Digital Onboarding of Customers	• Mobile app for new loan applications and onboarding • Online verification and document capture • Facilitates real-time submission of applications	• Saving paper and improving turnaround time by having eco-friendly process
2	Digital loan agreements	• Customers e-sign loan agreements	• 98% E-Signing of agreements
3	Digital Collections and Remote Payment Ability	• EMI collection and other dues from delinquent customers • Allows mutual agreement on payment dates • Updates outstanding balances in real-time	• Reduced number of cash collections, digital collections at 92% • Saving time and efforts for the collection officer and providing convenience to the customer, thereby also reducing fuel consumption
4	Customer Application	• App for existing customers to check loan status • Allows payment of EMIs and pending dues • Supports service requests in multiple languages	• Customers can avoid branch visits and save time, fuel & energy

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

To guarantee the dependability and smooth continuation of the Company's operations during any unforeseen adverse events, the Company has a Business Continuity Policy in place. To protect sensitive information and uphold client data confidentiality, it place a strong focus on information and cybersecurity practices in addition to taking adequate data privacy measures. The Company's Business Continuity Plan has well-defined roles and responsibilities for IT activities through adequate disaster recovery measures. The Company's IT business continuity plan is carefully designed to ensure minimal disruption of its day-to-day business operations in case of contingencies.

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.

Not Applicable

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

Not Applicable

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 - Nil

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 - Nil

Name of the trade and industry chambers/associations	Reach of trade and industry chambers/ associations (state/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

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

Leadership Indicators

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

S. no.	Public policy advocated	Method resorted for such advocacy	Whether information available in the public domain? (Yes/No)	Frequency of review by board (annually/half yearly/quarterly/ others – please specify)	Weblink, if available
Not Applicable					

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.**

Name and brief details of the project	SIA notification no.	Date of notification	Whether conducted by an independent external agency (Yes/No)	Results communicated in the public domain (Yes/No)	Relevant weblink
Nil					

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

S. no.	Name of the project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (in ₹)
Nil						

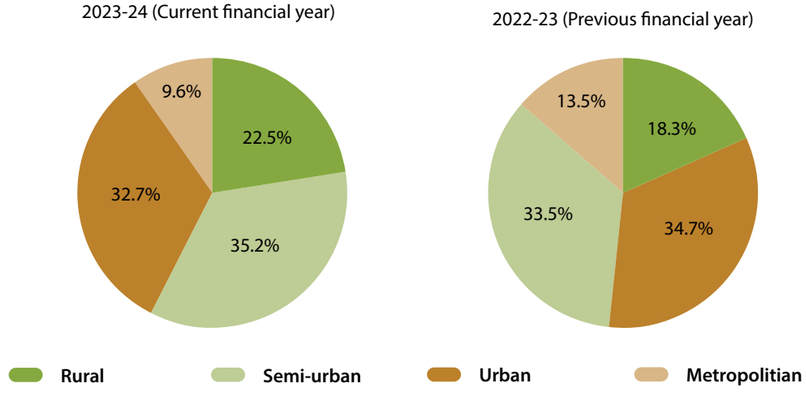
3. **Describe the mechanisms to receive and redress grievances of the community**

   The Company has various mechanisms in place to receive and redress grievances of its various stakeholders. Details of such mechanisms and policies are given elsewhere in this report.

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

Name and brief details of the project	2023-24 (Current financial year)	2022-23 (Previous financial year)
Directly sourced from MSMEs/Small producers	Not Applicable	
Directly from within India		

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



Places to be categorised as per the RBI Classification System (rural, semi-urban, urban, or metropolitan).

Leadership Indicators

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

Details of negative social impact identified	Corrective action taken
Nil	

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

S. no.	State	Aspirational district	Amount spent (in ₹)
1	Gujarat, Rajasthan, Uttar Pradesh	Baran, Bhilwara, Hubli, Jaipur, Kalol, Lucknow	Akshaya Patra Foundation - 8,750,000
2	Delhi, Haryana, Madhya Pradesh, Maharashtra, Rajasthan, Tamil Nadu, Uttar Pradesh	Chennai, Gurgaon, Indore, Kasna, Kota, Nagpur	Impact Guru Foundation- 8,817,288
3	Assam, Bihar, Delhi, Haryana, J&K, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh, West Bengal	Aurangabad, Bengaluru, Belgaum, Calicut, Chennai, Gurugram, Guwahati, Hyderabad, Indore, Jaipur, Kolkatta, Ludhiana, Manipal, Mumbai, Noida, Patna, Puducherry, Pune, Srinagar, Trivandrum, Vellore	Bansi Vidya Memorial Trust - 8,500,000
4	Delhi, Gujarat, Karnataka, Odisha, Rajasthan, Tamil Nadu, Telangana	Balangir, Bengaluru, Chattarpur, Chennai, Gandhi Nagar, Hyderabad, Jaipur, Jangpura, Kachipuram, Munirka	Paralympic Committee of India - 3,990,000

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

   No, the Company caters to the housing finance needs of lower and middle-income customers. Given the nature of the business, purchases from suppliers in the above-mentioned groups are limited.

   (b) **From which marginalised/vulnerable groups do you procure?**

   Not Applicable

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

   Not Applicable

4. **Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge**

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

5. **Details of corrective actions taken or underway based on any adverse order in intellectual property related disputes wherein traditional knowledge is used.**

Name of authority	Brief of the case	Corrective action taken
Not Applicable		

6. Details of beneficiaries of CSR Projects

CSR project	No. of persons benefitted from CSR projects	% of beneficiaries from vulnerable and marginalised groups
Education Initiative – 1. The Akshaya Patra Foundation	1. Supported **8,500+** government school children with mid-day meals in Hubli and Jaipur and the procurement of a food distribution vehicle with vessels in Bhilwara Kitchen.	**100%** **The main objective of the Company's CSR programmes is to support and improve the lives of marginalised and vulnerable communities. The Company tries to improve their social and economic situation.**
Healthcare Initiative- 1. Bansi Vidya Memorial Trust 2. Impact Guru Foundation	1. Supported **277** children and 247 girl child with treatment against leukaemia, with a survival rate of 91.3%. 2. Supported **30,000+** treatments in Nagpur, Kota, and Indore with healthcare services delivered through the Care on Wheel (COW), Scootest Project initiatives, and cataract surgeries camps held in Delhi-NCR and Rajasthan.	
Empowerment Initiative- 1. Paralympic Committee of India	1. Supported **12** female para-athletes with high-quality sports equipment.	

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 has put in place a Grievance Redressal Policy for prompt and effective redressal of customer complaints. The grievance redressal mechanism is outlined in the loan agreement provided to customers. Additionally, the Company's grievance redressal mechanism is available on its website (https://www.indiashelter.in/grievance-redressal-policy) for easy reference.

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

	As a percentage of total turnover
Environmental and social parameters relevant to the product	100% All the Company's loan products and Most Important Terms & Conditions (MITCs) are completely transparent and disclose all product-related details.
Safe and responsible usage	
Recycling and/or safe disposal	

3. Number of consumer complaints in respect of the following

	2023-24 (Current financial year)			2022-23 (Previous financial year)		
	Received during the year	Pending resolution at the end of the year	Remarks	Received during the year	Pending resolution at the end of the year	Remarks
Data privacy	-	-	-	-	-	-
Advertising	-	-	-	-	-	-
Cybersecurity	-	-	-	-	-	-
Delivery of essential services	-	-	-	-	-	-
Restrictive trade practices	-	-	-	-	-	-
Unfair trade practices	-	-	-	-	-	-
Other	-	-	-	-	-	-

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

	Number	Reasons for recall
Voluntary recalls	Not Applicable	
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 weblink to the policy.**

   Yes, the Company has a policy on data privacy. Weblink: https://www.indiashelter.in/privacypolicy.

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 the safety of products/services.**

   No penalty or action was taken by regulatory authorities on the safety of products or services.

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

   a. Number of instances of data breaches - Nil

   b. Percentage of data breaches involving personally identifiable information of customers - Nil

   c. Impact, if any, of the data breaches - Not Applicable

Leadership Indicators

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

   Information about the Company's products and services is available on the Company website (https://www.indiashelter.in/) and in the dedicated customer app. The Company has developed marketing collateral and maintains active social media handles to facilitate effective communication and promotion of its offerings.

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

   The Company interacts with customers at various stages to provide information about loan details, terms, and conditions. The Company believes that transparency is a key factor in its customer service. To further promote awareness, the Fair Practice Code, Schedule of Charges, Most Important Terms and Conditions (MITC), and Grievance Redressal Policy are made available at branch locations and on the Company website. Additionally, these documents are available on the official website in regional languages to ensure customer understanding.

   Weblink: https://www.indiashelter.in/investor-relations

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

   The Company's team proactively monitors and maintains services to prevent disruptions or discontinuations of essential operations. However, in the event of such an incident, the team swiftly initiates efforts to resolve the issue. During this time, customers can reach out to the Company through physical branch visits/digital channels for assistance.

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 initiates a welcome call with its customers and send SMS updates at various stages to keep them informed. The loan agreement provided to customers includes the Most Important Terms and Conditions (MITC), which is bilingual. The MITC is available at the Company's branches and on its website in regional languages. Customers can submit requests or queries through the customer app or reach out to its customer service team via various communication modes. Additionally, the Company has an automated feedback call system in place to gather customer feedback.