CAN FIN HOMES LIMITED
Registered Office
No. 29/1, 1st Floor,
Sir M N Krishna Rao Road
Near Lalbagh West Gate, Basavanagudi
Bengaluru – 560 004
Tel: 080-48536192; Fax: 26565746
e-mail: compsec@canfinhomes.com
Web: www.canfinhomes.com
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 108/2026
July 06, 2026

ONLINE SUBMISSION

National Stock Exchange of India Limited Exchange Plaza, C-1, Block G Bandra Kurla Complex Bandra (E) Mumbai – 400 051 NSE Symbol: CANFINHOME	**BSE Limited** Corporate Relationship Department 25th Floor, P J Towers Dalal Street, Fort Mumbai – 400 001 BSE Scrip Code: 511196

Dear Sir/Madam,

Sub : Business Responsibility & Sustainability Report for FY 2025-26
Ref : Regulation 34(1) read with Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Please find enclosed the Business Responsibility and Sustainability Report (BRSR) of the Company for the Financial Year 2025-26, which also forms part of the Annual Report for the Financial Year 2025-26 submitted to the exchanges vide our letter dated July 06, 2026.

The aforesaid document is also available on the website of the Company at www.canfinhomes.com

Thanking you,

Yours faithfully,
For Can Fin Homes Limited

NILESH JAIN
Digitally signed by NILESH JAIN
Date: 2026.07.06 19:02:19 +05'30'

Nilesh Jain
Company Secretary

Encl: As above.

Annexure - 5

BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT

SECTION A : GENERAL DISCLOSURES

I. Details of Listed Entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L85110KA1987PLC008699
2.	Name of the Listed Entity	Can Fin Homes Limited (CFHL)
3.	Year of Incorporation	1987
4.	Registered Office Address	No.29/1, 1st Floor, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru - 560004
5.	Corporate Address	
6.	E-mail	compsec@canfinhomes.com
7.	Telephone	+91-80-48536192
8.	Website	https://www.canfinhomes.com/
9.	Financial year for which reporting is being done	2025-26
10.	Name of the Stock Exchanges where shares are listed	1. National Stock Exchange of India Limited (NSE) 2. Bombay Stock Exchange Limited (BSE)
11.	Paid-up Capital	₹ 2,663.31 Lakhs, divided into 13,31,54,125 equity shares of ₹ 2/- each
12.	Name and contact details (telephone, e-mail address) of the person who may be contacted in case of any queries on the BRSR report	Nilesh Jain Company Secretary Telephone number - +91-80-48536192 E-mail id: compsec@canfinhomes.com
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Disclosures made in this report are on a standalone basis
14.	Name of assurance provider	In pursuance of SEBI Circular No.: SEBI/HO/CFD/CFD-SEC2/P/CIR/2023/122, the Company is not required to undertake reasonable assurance of the BRSR Core for the Financial Year 2025-26.
15.	Type of assurance obtained	

II. Products / Services

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

Sl. No.	Description of Main Activity	Description of Business Activity	% of turnover of the Company
1.	Financial and Insurance Service	To carry on the business of providing long-term finance on such terms and conditions as the Company may deem fit, to individuals, Co-operative Societies, Association of Persons, Companies or Corporations, or such other persons or entities for purchase of plots, houses, flats, apartments and/or construction, repair, renovation and/or upgradation of houses, flats or apartments for residential purpose upon such terms and conditions as the Company may think fit and proper.	98.95%

17. Products / Services sold by the entity (accounting for 90% of the entity's Turnover)

Sl. No.	Product / Service	NIC Code	% of total turnover contributed
1.	Financing by way of providing housing loans	64192	98.95%

III. Operations

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

Location	Number of plants	Number of offices	Total
National	Not applicable (N.A.)*	256#	256#
International		Not applicable %	

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

#Includes all branches, Zonal and Registered Offices as on 31/03/2026.

% the company has no branches/operations outside India.

19. Market Served by the entity

a. Number of locations

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

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

Not applicable. The Company is a non-banking financial institution (NBFC) with operations in India and does not export internationally.

c. A brief on type of customers

The Company serves the housing finance needs of the customers from both the urban and rural areas and has a customer base of around 6 lakhs. The customers of the Company primarily comprise of individual retail customers, including salaried and self-employed persons seeking housing finance for the purchase, construction, extension, repair, and renovation of residential properties. With a strong emphasis on financial inclusion, the customer base largely consists of middle and lower income segments, including first-time homebuyers and women borrowers.

The Company offers customers a comprehensive range of loan products designed to meet diverse financial requirements across income segments. These offerings are broadly classified into the following categories:

- **Housing Loan (HL) Products,** which support the purchase, construction, extension, renovation, and improvement of residential properties; and
- **Non-Housing Loan (NHL) Products,** which cater to other secured credit needs of customers.

The following products are offered:

Housing Loan Products	Non-Housing Loan Products
Individual Housing Loan	Site Loan
Composite Housing Loan	Commercial Housing Loan
Composite Loan Govt. Layout	Mortgage Loan*
Flat under Construction TPA Basis	Builder Loan*
IHL Cash Salary	Line of Credit
Affordable Housing	Loans against Rent Receivables*
Can Fin Vishwas	Loans for Commercial Properties*
	Loans for Children Education
	Personal Loan
	Flexi LAP*
	CFHL Top-up Loan
	Nishchint - Loan for Pensioners
	I-Secure Loan*
	Rooftop Solar Loan Scheme

*Caters to both individuals & Non-individuals customers

The Company's loan portfolio pre-dominantly consists of salaried individuals, accounting for 68%, while self-employed and non-professional individuals constitute the remaining 32%. The Company offers a variety of loan schemes, tailored to the diverse needs of different income segments.

The terms of these loans are set based on a thorough assessment of the borrower's financial capabilities and requirements. The Company is committed to providing accessible and affordable housing finance solutions to both individuals and entities involved in residential or commercial construction projects. The details of Housing Loan Approvals to Customers in financial year 2025-26 is given below:

Category	Household Income p.a.	Home Loan Approvals in FY 2025-26		Home Loan Approvals in FY 2024-25	
		% in Value Terms	% in Number Terms	% in Value Terms	% in Number Terms
Economically Weaker Section (EWS)	Up to ₹3 Lakh	3%	8%	5%	12%
Low Income Group (LIG)	Above ₹3 Lakh and up to ₹6 Lakh	16%	26%	23%	33%
Middle Income Group (MIG)	Above ₹6 Lakh and up to ₹18 Lakh	64%	58%	59%	49%
High Income Group (HIG)	Above ₹18 Lakh	17%	8%	13%	6%
Total		**100%**	**100%**	**100%**	**100%**

Depositors:

In addition to housing finance, the Company also accepts fixed deposits, which further strengthens its resource base and provides funding stability. This diversified liability profile supports sustainable growth, while maintaining competitive pricing for customers.

The Company also has a large number of depositors, which pre-dominantly consists of retail depositors. As of 31/03/2026, total outstanding deposits stood at ₹22,020.85 Lakhs, reflecting an increase from last year by 13.79%. The number of deposit accounts stood at 3,962.

IV. Employees

20. Details as at the end of Financial Year

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

Sl. No.	Particulars	Total (A)	Male		Female		Others	
			No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	%(D/A)
				Employees				
1.	Permanent (D)	1,356	1,041	76.77%	315	23.23%	0	0
2.	Other than Permanent (E)	0	0	0	0	0	0	0
3.	**Total employees (D+E)**	**1,356**	**1,041**	**76.77%**	**315**	**23.23%**	**0**	**0**
				Workers				
1.	Permanent (F)							
2.	Other than Permanent (G)			Not applicable				
3.	**Total workers (F+G)**							

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

b. Differently-abled Employees and workers:

Sl. No.	Particulars	Total (A)	Male		Female		Others	
			No. (B)	% (B/A)	No. (C)	% (C/A)	No. D	% (D/A)
	Differently-abled Employees							
1.	Permanent (D)	3	2	67%	1	33%	0	0
2.	Other than Permanent (E)	--	--	--	--	--	--	--
3.	**Total differently-abled employees (D+E)**	**3**	**2**	**67%**	**1**	**33%**	**0**	**0**
	Differently-abled Workers							
1.	Permanent (F)	Not applicable						
2.	Other than Permanent (G)							
3.	**Total differently-abled workers (F+G)**							

21. Participation / Inclusion / Representation of Women

Particulars	Total (A)	No. and percentage of Females	
		No. (B)	% (B/A)
Board of Directors	8	1	12.50%
Key Management Personnel	4**	0	0%

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

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

Particulars	FY 2025-26				FY 2024-25				FY 2023-24			
	Male	Female	Others	Total	Male	Female	Others	Total	Male	Female	Others	Total
Permanent Employees	16.70%	14.94%	--	16.28%	16.27%	9.65%	--	14.61%	12.00%	10.00%	--	11.64%
Permanent Workers	Nil											

Note: Details related to workers are not applicable as we have not employed any workers during the reporting period.

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

23. Name of holding / subsidiary / associate companies / joint ventures

Sl. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether Holding / Subsidiary/Associate / Joint Venture	% of shares held by the Company	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
NIL - No Holding, Subsidiary or Associate Companies (including joint ventures)				

VI. CSR Details

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

(ii) Turnover (in ₹): ₹ 4,21,824.17 Lakhs

(iii) Net worth (in ₹): ₹ 5,98,040.45 Lakhs

VII. Transparency and Disclosure Compliances

25. Complaints / Grievances on any of the Principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	For FY 2025-26			For FY 2024-25		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes	0	0	--	0	0	--
Investors (other than shareholders)	Yes	0	0	--	0	0	--
Shareholders	Yes	62	0	--	144	0	--
Employees and workers	Yes	0	0	--	0	0	--
Customers	Yes	1,455	36	All pending complaints were redressed subsequently	1,256	0	--
Value Chain Partners	Yes	0	0	--	0	0	--

Note:

1. Web-link for grievances redressal policy https://www.canfinhomes.com/Policies_and_Codes
2. The Company provides multiple communication channels for raising concerns, including e-mails and written complaints. All stakeholders of the Company may also submit their communications, including complaints or grievances, through the online grievance mechanism available on the Company's website at https://www.canfinhomes.com/Grievance/GrievanceForm.

*The Company provides a dedicated channel to address issues or complaints raised by its shareholders. Integrated Registry Management Services Private Limited, the RTA of the Company can be reach at irg@integratedindia.in and is responsible for handling shareholder inquiries, requests, and grievances. For direct communication with the Company, shareholders may also write to investor.relationship@canfinhomes.com. The details of the Shareholder Grievance Redressal contact are available on the Company's website at https://www.canfinhomes.com/Investor/investorpagecontentnofysm/investor_contact

26. 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, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

Sl. 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.	ESG Governance & Board Oversight	Risk & Opportunity	**Risk:** Inadequate ESG governance can restrict access to capital, trigger regulatory penalties, and undermine investor & stakeholder confidence, severely impacting business. **Opportunity:** Strong Board composition and dedicated ESG oversight enhance systemic resilience and satisfy institutional investors / lenders looking for sustainable portfolios. It reflects accountability and transparency, ultimately leading to improved reputation and stakeholder trust.	The existing Board-level ESG Committee will oversee risk mitigation and adaptation measures, including monitoring ESG performance, guiding strategic direction, and ensuring that appropriate standard operating procedures are implemented for executive management accountability.	**Negative**: Without clear leadership on ESG and oversight from the Board and senior management, ESG parameters could be under prioritised and this could impact the Company's competitive edge and its operational costs. **Positive**: Strong ESG governance will attract international ESG funds and will push the Company to increase operational efficiency, lower the carbon footprint and digitize systems lowering administrative costs. This will also result in higher employee retention and productivity, which directly translates to a lower cost-to-income ratio.
2.	Brand Reputation	Risk & Opportunity	Trust is the cornerstone of retail lending and resource mobilization. **Risk:** Negative publicity spreads fast and can lead to sudden liquidity runs or customer churn. **Opportunity:** A strong brand enhances credibility and drives profitability.	The Company will continue to ensure proactive public relations, swift resolution of consumer grievances and transparent disclosures of our products and services.	**Negative**: There may be high borrowing costs from banks if reputation declines. Customer loyalty could be adversely impacted affecting revenue and profits. **Positive**: A strong brand reputation attracts highly creditworthy borrowers, resulting in a more resilient, low-risk asset portfolio. This will also result in higher credit ratings for the Company.
3.	Business Ethics	Risk	Lending practices involve high exposure to third-party transactions. Corruption, bribery or insider fraud can significantly harm portfolio health.	Code of Conduct will be strictly enforced along with safe whistleblowing channels. Employees and staff will be given periodic anti-bribery training to uphold business ethics.	**Negative**: There are chances of financial losses from fraudulent loans. Failure to uphold strong business ethics can expose the Company to penalties, fines and business disruption.

Sl. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
4.	Corporate Governance	Opportunity	Strong governance frameworks enhance institutional trust, streamline decision making and ensure long-term stability. It makes the Company highly attractive to institutional investors, credit rating agencies and low-cost lenders.	--	**Positive**: Higher governance standards demonstrate better financial health. This will support sustainable long-term value by strengthening transparency, accountability, and stakeholder trust.
5.	Regulatory Compliance	Risk & Opportunity	Regulatory compliance is crucial and helps the Company operate within the bounds of the law. **Risk:** Non-compliance with regulations leads to penalties and operational curbs. **Opportunity:** Proactive compliance drives stronger corporate governance and higher credit ratings.	The Company will ensure continuous compliance monitoring, robust internal audit systems, and regular compliance updates to the Board.	**Negative**: There is a high risk of regulatory fines, legal costs and potential impact on borrowings if credit ratings drop. **Positive**: Steady and strict alignment with compliance requirements lower the cost of capital. Going beyond compliance, especially related to climate disclosures, enhances the Company's market standing.
6.	Customer Satisfaction	Risk & Opportunity	Customer lifetime value and retention are important foundational tenets for the Company. **Risk:** Dissatisfied customers are more likely to default, pre-pay loans, or exit the relationship, directly impacting the quality and stability of the loan portfolio. **Opportunity:** Clear, transparent systems facilitate customer satisfaction which builds long-term cross-selling opportunities.	To build customer trust, the Company will continue to ensure proactive borrower support and resolve all concerns through multi-channel grievance redressal mechanisms. The Company will continue to simplify loan application processes for smoother customer experience.	**Negative**: Poor service experiences can generate negative word-of-mouth and complaints to regulators, increasing reputational and compliance risk. As the Company operates in a competitive housing finance market, failure to meet customer expectations could result in higher customer attrition, reduced cross-selling opportunities, and pressure on net interest margins. **Positive**: Higher customer satisfaction drives loyalty and business growth. It increases customer retention and lowers the cost of customer acquisition, improving profitability.
7.	Energy Efficiency	Opportunity	Optimising energy consumption across the Company's offices directly reduces Scope 2 emissions. It positions the Company as an environmentally responsible institution.	--	**Positive**: Energy efficiency measures lower administrative utility expenses (OpEx), resulting in long-term cost savings for the Company. It hedges against rising commercial electricity tariffs and is a step towards building climate resilience in operations.

Note: Following a comprehensive double materiality assessment, the Company identified six core material topics, as detailed in the table above (Points 1 to 6). The structured double materiality framework mapped and evaluated key ESG issues that are significant to both our business resilience and our external stakeholders. Targeted stakeholder surveys were undertaken to gather insights. The feedback received will be used to systematically refine our risk mitigation strategies and leverage emerging sustainability opportunities.

Energy efficiency (Point 7) remains a strong pillar of our corporate philosophy. Driven by our consciousness to minimize environmental impact, the Company continues to proactively monitor and implement energy optimisation measures across all branches.

SECTION B : MANAGEMENT AND PROCESS DISCLOSURES

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

Disclosure Questions			P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes											
1.	a.	Whether your entity's policy / policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
	b.	Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
	c.	Web Link of the Policies, if available	https://www.canfinhomes.com/Policies_and_Codes Note: Certain policies of the Company are available only on the intranet and are accessible to employees and other internal stakeholders.								
2.	Whether the entity has translated the policy into procedures. (Yes / No)		Y	Y	Y	Y	Y	Y	Y	Y	Y
3.	Do the enlisted policies extend to your value chain partners? (Yes/No)		N	N	N	N	N	N	N	N	N
	Note: The Company primarily applies its ethical and sustainable business conduct policies to its operations. Although these policies does not extend to its value chain partners, the Company ensures that its suppliers and contractors comply with local laws through contract terms and tender conditions.										
4.	Name of the national and international codes / certifications / labels / standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by the Company and mapped to each principle.		While the Company has not obtained any formal national or international certifications or label standards (such as ISO, SA 8000, OHSAS, FSC, etc.), it has adopted the National Guidelines on Responsible Business Conduct (NGBRC) as its guiding framework. The Company's policies, governance practices, and operational processes are aligned with the nine principles of the NGBRC, thereby demonstrating its commitment to responsible, ethical, social, and environmental business conduct.								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
5. Specific commitments, goals and targets set by the Company with defined timelines, if any.	See below								

Commitments

- **Environmental Responsibility -** Reducing carbon emissions, enhancing energy efficiency, and promoting circular economy principles.
- **Social Impact -** Strengthening diversity and inclusion, employee well-being, and community engagement initiatives.
- **Governance & Transparency -** Upholding ethical business practices, regulatory compliance, and transparent reporting.

Goals & Targets

- **Renewable Energy Transition -** Increase the share of renewable energy in our operations year on year.
- **Waste Reduction -** Implement zero-waste policies and cut landfill waste.
- **Assessment of Value Chain -** Ensure suppliers adhere to ESG principles as per requirements.
- **Employee & Community Development -** Launch capacity-building programs for employees and the community on financial literacy, responsible borrowing, digital platforms, and affordable housing awareness, strengthening inclusive growth and customer empowerment.

Completed

- **Double Materiality Assessment** was carried out through an external expert to identify and prioritise ESG issues based on their financial impact on the Company as well as the Company's impact on the environment and society, in line with evolving global best practices.
- **Sustainability Roadmap** - Develop and implement a comprehensive sustainability roadmap with defined targets and annual performance reviews, covering key areas such as:
  - Environmental management (energy efficiency, renewable energy adoption, carbon footprint reduction, water and waste management)
  - Responsible lending and financial inclusion (affordable housing, priority sector focus, ethical credit practices, developing green housing practice)
  - Employee well-being and capacity building (training, diversity & inclusion, health and safety)
  - Customer protection and digital security (data privacy, cybersecurity, grievance redressal)
  - Governance and regulatory compliance (ethics, risk management, ESG integration, transparency and disclosures)
  - Community development and CSR initiatives (livelihood support, environmental conservation, social welfare programs)
- **The Company has also established a baseline for ESG performance and climate metrics,** forming the foundation for setting medium and long-term decarbonisation, resource efficiency and responsible lending targets. This has been achieved through the following initiatives:
  - **Portfolio emissions (financed emissions)** have been assessed to measure emissions associated with the Company's lending portfolio, enabling better understanding and management of climate related transition risks.
  - **A climate risk assessment** for the mortgage portfolio is also underway.
  - **Carbon footprint (Scope 1, Scope 2 and Scope 3 Emissions) assessment**
    The Company has undertaken a carbon footprint assessment to quantify greenhouse gas emissions across Scope 1, Scope 2 and relevant Scope 3 categories. Scope 1 emissions include direct emissions from fuel consumption and on-site operations. Scope 2 emissions cover indirect emissions from purchased electricity used in offices and operations. Scope 3 emissions comprise key value chain sources such as employee commute, business travel, upstream logistics, waste generation, water consumption, printing and stationery, and other indirect activities. This assessment establishes an emissions baseline to support climate risk assessment, emissions reduction planning, and enhanced ESG reporting.
  - The Company undertook a comprehensive ESG Gap Analysis through a third-party expert to assess its current ESG maturity, identify gaps against applicable regulatory and best practice frameworks, and define a structured ESG roadmap.

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
6. Performance of the Company against the specific commitments, goals and targets along with reasons, in case the same are not met.	**For Environmental** The Company has taken a series of impactful measures to reduce carbon emissions and improve energy efficiency across its operations: • The Company has transitioned to energy-efficient LED lighting across office premises, replacing conventional fluorescent fixtures. This has resulted in an estimated 20–25% reduction in lighting-related electricity consumption, translating to annual savings of approximately ~20,000–30,000 kWh, based on operating hours and fixtures. • The Company has installed a 25 KW rooftop solar power system at the Registered Office supporting the Company's renewable energy transition. During the reporting period the rooftop solar installation has generated around 8140 kWh. • The Company has deployed motion sensor-based lighting systems in select office areas such as corridors and meeting rooms. This initiative is estimated to reduce avoidable lighting energy consumption by 15–25%. • The Company has adopted 4 to 5-star rated electrical fixtures and appliances across offices, which has contributed to lower energy consumption per unit, resulting in an estimated 15–20% reduction in electricity usage per appliance category. This transition has significantly improved overall energy efficiency and is expected to reduce long-term operational energy demand by 10–15%. • The Company has installed low-flow water taps across office premises to promote water conservation, these fixtures typically reduce flow rates from around 10–12 litres per minute to 5–6 litres per minute, resulting in water savings of around 40–50% per tap. This has translated to an estimated annual saving of approximately 150–300 litres of water, based on average usage patterns. • The Company has Implemented a rainwater harvesting system at the Registered Office, enabling collection and recharge of rainwater into the groundwater, thereby supporting water conservation and sustainable water management practices. • The Company has promoted green indoor environments by introducing and maintaining indoor plants across branches pan India, which contributed to improve indoor air quality and enhanced employee well being. • The Company has encouraged paper light and digital processes across operations to reduce paper consumption and associated environmental impact. • The Company has phased out old two-wheelers with higher emission levels by disposing / selling them in accordance with applicable norms. **For Social Impact** Employee Well-Being and Workplace Practices: • Promoted employee health, safety and well-being through a safe and supportive work environment, supported by internal policies and standard operating procedures. • Encouraged a culture of learning and skill development through structured training programmes and capability building initiatives for employees. • Ensured fair employment practices, equal opportunity, and non-discrimination across all levels of the organisation. • Continued implementation of the Prevention of Sexual Harassment (POSH) Policy, with adequate awareness and grievance redressal mechanisms in place. • Conducted an Employee Satisfaction Survey across the organisation to gather structured feedback, assess workplace engagement, and identify areas for continuous improvement in employee experience. • Organised Rewards and Recognition (R&R) activities across branches pan-India, aimed at recognising employee performance, encouraging motivation, and reinforcing a culture of appreciation.								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9

Customer centric Practices

- Strengthened customer service and grievance redressal mechanisms through multiple accessible channels to ensure timely and effective resolution of customer concerns.
- Focused on responsible and transparent lending practices, ensuring fairness, ethical conduct, and customer awareness.
- Undertook initiatives to enhance customer communication and digital accessibility, improving overall service experience.
- Introduced a QR code–based customer feedback mechanism across branches to enable customers / stakeholders to conveniently share their feedback and service experience, thereby supporting continuous improvement in service delivery.
- The Grievance Redressal Department conducted Customer Meet programmes across branches pan-India, aimed at enhancing direct customer engagement, understanding customer expectations, and strengthening trust through transparent communication.
- Introduced a housing loan product – Can Fin Vishwas tailored for marginalised and vulnerable groups, aimed at enhancing financial inclusion and enabling access to affordable home financing for underserved sections of society.
- The Company introduced "PMAY Lantern Nights", a community based outreach initiative under PMAY U 2.0, leveraging the "Golden Hour" (6:30 p.m. to 9:00 p.m.) to enhance engagement with working households and improve awareness of the Interest Subsidy Scheme.

Community and Social Responsibility

- Undertook Corporate Social Responsibility (CSR) initiatives aimed at supporting community development, social welfare, and inclusive growth, in accordance with the Companies Act, 2013.
- Supported initiatives in areas such as education, healthcare, and community development, either directly or through partner organisations.
- Encouraged employee participation in social and community oriented activities, fostering a sense of social responsibility.

For Governance

The Company is committed to maintaining high standards of corporate governance, transparency, ethical conduct, and regulatory compliance in line with applicable laws and best practices. Key governance initiatives undertaken during the year include:

- The Company is governed by an experienced and diverse Board of Directors, supported by various Board level Committees, providing strategic direction and effective oversight of management.
- The Board and its Committees function in compliance with the Companies Act, 2013, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and other applicable regulatory requirements.

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
	• The Company has been categorised as an Upper Layer NBFC pursuant to the Reserve Bank of India (NBFC – Undertaking of Financial Services) (Amendment) Directions, 2025, necessitating enhanced governance, risk management, and compliance frameworks. In view of its Upper Layer NBFC status, the Company undertook a comprehensive review and strengthened its governance structures, internal controls, and policy frameworks, including amendments to key functional and administrative policies. • The revised and updated policies were reviewed by the respective Board Committees and approved by the Board, ensuring alignment with enhanced regulatory expectations. • The Company has established a robust risk management framework and internal financial controls system aimed at identifying, assessing, monitoring, and mitigating key risks. • Independent Directors have provided declarations confirming compliance with independence criteria, and the annual performance evaluation of the Board, its Committees, and individual Directors was carried out in accordance with applicable provisions. • A Whistle Blower Policy is operational, enabling employees and stakeholders to report genuine concerns with adequate safeguards against victimisation. • The Company continues to strengthen its cyber security framework to safeguard information assets, customer data, and digital infrastructure against evolving cyber threats. • IT governance and information security policies are in place, supported by appropriate access controls, monitoring mechanisms, and periodic reviews. • The Board and senior management exercise oversight over technology, cyber security, and IT related risks, supported by structured reporting mechanisms. • The Company is undertaking IT transformation and digitisation initiatives to enhance operational efficiency, system resilience, scalability, and customer service delivery. • Awareness initiatives are undertaken to promote cyber hygiene and information security consciousness among employees. • The Secretarial Audit confirmed that the Company has complied with applicable Secretarial Standards and statutory requirements during the year. • The Company ensures timely, accurate, and transparent statutory and regulatory disclosures, reinforcing stakeholder confidence. Note: Detailed disclosures on Environmental, Social and Governance performance and sustainability initiatives are provided in the Sustainability Report forming part of the Annual Report.								
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	As the Director responsible for the Business Responsibility and Sustainability Report (BRSR), I Suresh S Iyer, reaffirm the Company's commitment to responsible business conduct and the integration of Environmental, Social and Governance (ESG) principles into its operations and strategy, in line with SEBI's BRSR framework. During the year, the Company focused on strengthening its ESG baseline through third party assessments, including an ESG Gap Analysis, carbon footprint assessment covering Scope 1, Scope 2 and relevant Scope 3 emissions, portfolio (financed) emissions assessment, and a Double Materiality Assessment. These initiatives have helped identify priority ESG risks and opportunities and enhance the robustness of disclosures.								

Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
		The Company acknowledges challenges such as availability of value chain data, assessment of financed emissions, and evolving regulatory expectations. Based on the assessments completed, the Company is progressing towards defining phased and measurable ESG targets, including emissions management, responsible lending practices, and improved governance and data systems. Going forward, the Company remains committed to embedding ESG considerations across its operations and value chain, strengthening governance oversight, and transparently reporting progress. The Board and management view ESG as a strategic enabler for long-term value creation and resilience and will continue to guide the Company's sustainability journey with responsibility and accountability.								
8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Shri Suresh S Iyer, Managing Director & CEO, holds the highest authority for implementing and overseeing the Company's business responsibility policies.								
9.	Does the entity have a specified Committee of the Board / Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details	Yes, the Risk Management Committee has been entrusted with the responsibility of making decisions related to sustainability matters. This Committee oversees the formulation and execution of policies, procedures, and initiatives across various areas, including environmental impact management, social responsibility, and governance practices.								

Name	Position on the Committee	Designation
Shri Hardeep Singh Ahluwalia (w.e.f. 03-09-2025)	Chairman	Non-Executive Promoter Director
Smt. Shubhalakshmi Panse	Member	Non-Executive Independent Director
Shri Arvind Narayan Yennemadi (w.e.f. 03-09-2025)	Member	Non-Executive Independent Director
Shri Suresh Srinivasan Iyer	Member	Managing Director & CEO
Shri Vikram Saha (Up to 15/04/2026)	Member	Deputy Managing Director
Shri Prakash Shanbhogue	Member	President
Shri Uthaya Kumar A	Member	President and Chief Risk Officer
Shri D R Prabhu	Member	Chief Compliance Officer

10. Details of Review of NGRBCs by the Company

<table>
<tr><th rowspan="2">Subject of Review</th><th colspan="9">Indicate whether review was undertaken by Director / Committee of the Board / Any other Committee</th><th colspan="9">Frequency (Annually / Half Yearly / Quarterly / Anyother – please specify)</th></tr>
<tr><th>P1</th><th>P2</th><th>P3</th><th>P4</th><th>P5</th><th>P6</th><th>P7</th><th>P8</th><th>P9</th><th>P1</th><th>P2</th><th>P3</th><th>P4</th><th>P5</th><th>P6</th><th>P7</th><th>P8</th><th>P9</th></tr>
<tr><td>Performance against above policies and follow-up action</td><td colspan="9">The performance evaluation of the policies mentioned above and the subsequent actions were reviewed by the respective Committees of the Board.</td><td colspan="9">Annually and as & when required</td></tr>
<tr><td>Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances</td><td colspan="9">The Company remains committed to full compliance with all applicable statutory, regulatory, and environmental, social, and governance (ESG) related requirements relevant to the principles under the Business Responsibility and Sustainability Reporting framework.

During the reporting period, the Company has complied with the provisions of applicable laws, rules, regulations, guidelines, and directions issued by statutory and regulatory authorities.

A robust compliance management framework is in place to monitor adherence to statutory obligations on an ongoing basis. This includes periodic compliance reporting, internal audits, statutory audits, and the same is reviewed by the Board and its Committees periodically.

During the year, there were no material non-compliances with statutory requirements relating to the principles.

The Company continuously endeavours to strengthen its compliance mechanisms and governance practices and remains committed to maintaining the highest standards of ethical conduct, transparency, and regulatory compliance.</td><td colspan="9">Quarterly</td></tr>
</table>

<table>
<tr><th>Disclosure Questions</th><th>P1</th><th>P2</th><th>P3</th><th>P4</th><th>P5</th><th>P6</th><th>P7</th><th>P8</th><th>P9</th></tr>
<tr><td>11. Has the entity carried out independent assessment / evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency.</td><td colspan="9">Yes. While the Company conducts regular internal evaluations to ensure that its policies remain effective, relevant, and aligned with industry best practices, it also engages external experts whenever required.
In FY 2025–26, an ESG gap analysis was conducted for FY 2024-25 by Centre for Environmental Research & Education (CERE), an External Agency. The Company's ESG practices and policies were benchmarked against leading standards and peers. As an outcome of this assessment, the Company also conducted a Double Materiality Assessment in FY 2025-26 to identify key priority areas to further strengthen its sustainability commitment and enhance governance frameworks. Details of the assessment are provided in the Sustainability Report forming part of the Annual Report.</td></tr>
</table>

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

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

SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

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

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	3	• Directors' Certification in Sustainability Leadership program • Digital Personal Data Protection (DPDP) Act 2023 and Rules • Virtual Program on KYC/ AML for Board of Directors of Banks, NBFCs and FIs	60%
Key Managerial Personnel	2	• Leadership Meet • CAFRAL - Conference of Chief Financial Officers of Banks, FIs & NBFCs - New Challenges	100%
Employees other than BoD and KMPs	128	• **Induction -** Company Overview & HF Landscape, Loan & Deposit Products, Documentation, Legal, Credit, Disbursement Process, Collection Mechanism- Recovery & SARFAESI, Insurance Products, managing accounts, PoSH, PMAY Customer Relationship Management, Grievance Redressal Mechanism, Internal Audit System, Soft Skills, Human Rights & Staff Welfare Measures. Complete Home Loan Cycle - from borrower assessment and property verification to loan disbursement, monitoring, recovery, and regulatory compliance • Information Technology (Power BI, AI, Cybersecurity, MS Outlook) • Internal Controls & Systems NHB's Integrated Refinance Management Portal • **Operations Related -** Credit, Customer Related, Accounts, BRS, Cash Management, CDSC, Collection / Recovery / SARFAESI, CIBIL Related, Customer Service, Deposits, Disbursements, KYC/ AML/CFT, Lead Management, Legal Related, Loan Products, P2P Software, PMAY, PSIR/PSVR, Sampark, Valuation of Property, Vendor Management, Zaggle • PoSH • Preventive Vigilance • Public Financial Management System (PFMS) of MoHUA • Risk Management & Regulatory Compliance • Sales Related Training on Products, Credit Appraisal Techniques Sales Concepts, Roles Plays & Soft Skills • Good Construction Management • Compliance & Tax • Succession Planning • Diversity & Employee Relations	89%
Workers	--	Not applicable	--

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

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

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

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

Case Details	Name of the regulatory / enforcement agencies / judicial institutions
Not applicable	

4. Does the 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 Company has policy on anti-corruption or anti-bribery. The Company is committed to conducting its business in an ethical, transparent, and compliant manner. The Company follows a zero-tolerance approach towards bribery, corruption, and any form of unethical business conduct.

The Policy prohibits offering, giving, receiving, or soliciting any undue benefit whether monetary or non-monetary. The Company has established appropriate internal controls, reporting mechanisms, and compliance frameworks to prevent, detect, and address instances of corruption.

https://www.canfinhomes.com/Policies_and_Codes

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

	FY 2025-26	FY 2024-25
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Not applicable	Not applicable

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

	FY 2025-26		FY 2024-25	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	--	Nil	--
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	--	Nil	--

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

Not applicable

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

	FY 2025-26	FY 2024-25
Number of days of accounts payables	The entity operates within the housing finance sector. The business model is service-oriented, focusing on the provision of services rather than the transaction of tangible goods or inventory. Consequently, the occurrence of accounts payable, as traditionally understood, is not a primary feature of the financial operations. Hence, this metric does not hold relevance for the entity's business model.	

9. Open-ness of business:

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

Parameter	Metrics	FY 2025-26	FY 2024-25
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not applicable	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		
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top-10 dealers/distributors as % of total sales to dealers / distributors		
Shares of RPTs in	a. Purchases (Purchases with related parties / total purchases)	0	0
	b. Sales (Sales to related parties / total sales)	0	0
	c. Loans & advances (Loans & advances given to related parties / total loans and advances)	0	0
	d. Investments (Investments in related parties / total investments made)	12.35%	11.35%

Leadership Indicators

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

Total number of awareness programmes held	Topics / principles covered under the training	% age of value chain partners covered (by value of business done with such partners) under the awareness programmes
	Nil	

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

Yes, the Company has well-defined processes to manage and avoid conflicts of interest involving Board members, which are embedded within its Corporate Governance framework. A "Code of Conduct" applicable to the Board of Directors and Senior Management Personnel has been formally adopted by the Board. In accordance with Regulation 26(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, all Board members and Senior Management have affirmed compliance with this Code for the financial year ending 31/03/2026.

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

Weblink: https://www.canfinhomes.com/Policies_and_Codes

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

Essential Indicators

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

Segment	FY 2025-26	FY 2024-25	Details of improvements in environmental and social impacts
R&D	Nil	Nil	Since the Company operates as a housing finance institution, it does not maintain a dedicated R&D function or budget. Investments in systems, processes, and products aimed at enhancing environmental and social outcomes are undertaken as part of ongoing capital expenditure.
Capex	0.17%	0.35%	The Company's capital expenditure is primarily focused on strengthening digital and IT infrastructure. Increased digitization has reduced reliance on paper, thereby lowering environmental impact. Additionally, the adoption of energy-efficient technologies, including LED lighting, upgraded IT systems, and solar installations, has helped enhance operational efficiency, reduce energy consumption, and support sustainable business practices.

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

Yes

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

Paper constitutes one of the primary inputs supporting the Company's day-to-day operations across its branches and offices. Of the total paper procured, approximately 30% comprises recycled paper.

In addition, the Company has undertaken following measures to enhance environmental efficiency of its operational infrastructure:

- A significant proportion of air-conditioners deployed across its branches have been transitioned to refrigerants with lower global warming potential and zero Ozone depletion potential around 60% of ACs using R32.
- The Company is progressively adopting energy efficient air-conditioners with BEE 4 star and 5 star ratings to reduce overall energy consumption and associated emissions.

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.

(a) Plastics (including packaging)	The Company does not manufacture any product that needs to be reclaimed for reusing, recycling and disposing at the end of life. However the plastic waste is segregated at branch and office locations in accordance with local municipal guidelines to enable proper recycling and responsible disposal. The Company promotes minimisation of single use plastics by encouraging sustainable alternatives in procurement, such as reusable containers, glassware, and bulk packaging solutions. At the Head Office in Bengaluru, for instance, the canteen operates on a zero single use plastic model, eliminating disposable cutlery and plates and utilising reusable utensils, thereby significantly reducing plastic waste generation.
(b) E-waste	The Company has established a robust E-waste management system to efficiently identify and collect electronic waste generated across its branches and administration offices. This waste is then gathered at respective places by a certified vendor and disposed of at the vendor's Recycling and Recovery Unit. The disposal of the Company's surplus or obsolete IT assets, including desktop computers, servers, and storage devices, is strictly governed by compliance standards. These assets are managed through authorized external agents in accordance with the Company's updated internal guidelines, ensuring all disposals follow approved procedures for secure and sustainable handling.
(c) Hazardous waste	Not applicable
(d) Other waste	Not applicable

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

No. As an NBFC, the Company is engaged in providing financial services and does not manufacture, sell, or distribute any physical products. Therefore, Extended Producer Responsibility (EPR) is 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	Name of Product/ Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective/ Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link
Considering the nature of the business, the Company has not conducted an LCA for the services it provides, as such an assessment is not considered relevant.					

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

Name of Product / Service	Description of the risk / concern	Action Taken
This is not applicable given the nature of the business. However, the Company has actively identified and managed the environmental impacts at both the portfolio and operational levels: **Portfolio Climate Risks:** The Company has conducted a preliminary climate risk assessment to identify key physical and transition risks across its housing loan portfolio. Moving forward, the insights from this assessment, along with the calculated financed emissions, will be used to develop mitigation strategies. **Operational Risks:** The Company has conducted comprehensive carbon footprint assessments and environmental walkthrough audits to manage its direct operational impacts. This has allowed the Company to map out emission hotspots and implement targeted strategies to reduce the operational footprint.		

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

Indicate input material	Recycled or re-used input material to total material	
	FY 2025-26	FY 2024-25
Paper	30%	--
As the Company operates in the service industry, paper is a critical material input for its operations. To drive sustainable consumption, recycled paper accounts for 30% of the total paper consumption. The Company pairs this with responsible downstream management, where all operational paper waste is collected and handed over to external partners for recycling.		

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

	FY 2025-26			FY 2024-25		
	Re-used	Recycled	Safely Disposed	Re-used	Recycled	Safely Disposed
Plastics (including packaging)	--	--	--	--	--	--
E-waste (tons)	--	0.88	--	--	0.42	--
Hazardous waste	Not applicable			Not applicable		
Other waste - Paper Waste & File Waste (tons)	--	0.40	--	--	--	--

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

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
Not applicable as the Company is a housing finance Company and does not have any physical products as part of its offering to the customers.	

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

Essential Indicators

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

Category	Total (A)	% of employees covered by									
		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	1,041	1,040	99.9%	1,041	100%	-	-	1,040	99.9%	-	-
Female	315	315	100%	315	100%	315	100%	-	-	88	27.94%
Others	--	--	--	--	--	--	--	--	--	--	--
Total	**1,356**	**1,355**	**99.9%**	**1,356**	**100%**	**315**	**23.24%**	**1,040**	**76.70%**	**88**	**6.49%**
Other than Permanent employees											
Male	--	--	--	--	--	--	--	--	--	--	--
Female	--	--	--	--	--	--	--	--	--	--	--
Others	--	--	--	--	--	--	--	--	--	--	--
Total	--	--	--	--	--	--	--	--	--	--	--

*Note: Effective this financial year, the Company has adopted an apprenticeship-based engagement model for entry-level roles in alignment with Government of India directives, with a focus on structured skill development and workforce readiness.

Accordingly, the earlier practice of hiring Junior Officers on a contractual basis has been phased out.

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

Category	Total (A)	% of workers covered by									
		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	--	--	--	--	--	--	--	--	--	--	--
Others	--	--	--	--	--	--	--	--	--	--	--
Total	--	--	--	--	--	--	--	--	--	--	--
Other than Permanent workers											
Male	--	--	--	--	--	--	--	--	--	--	--
Female	--	--	--	--	--	--	--	--	--	--	--
Others	--	--	--	--	--	--	--	--	--	--	--
Total	--	--	--	--	--	--	--	--	--	--	--

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

	FY 2025-26	FY 2024-25
Cost incurred on well-being measures as a % of total revenue of the company	0.10*	0.04*

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

2. Details of retirement benefits

Benefits	FY 2025-26			FY 2024-25		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	99.99%	-	Y	100%	-	Y
Gratuity	99.99%	-	Y	93.58%	-	Y
ESI	0%	-	Y	6%	-	Y
Others - NPS	0%	-	N.A.	-	-	N.A.

*Note: The Employees' State Insurance (ESI) coverage is not applicable for the reporting period., as the current workforce composition does not include categories of employees falling within the prescribed eligibility criteria under the ESI Act.

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.

Yes, the Company ensures that all its premises and offices are accessible to differently-abled employees, workers, and customers.In addition, the following support measures are extended to differently-abled individuals visiting or working at Company offices:

- Barrier-free entry through ramps, elevators, and handrails.
- Assistance from staff or reception personnel, as and when required.
- A respectful, inclusive, and supportive environment that enables comfortable movement and dignified engagement at the workplace.

The Company actively seeks feedback from employees and visitors to identify gaps and continuously improve accessibility across its premises and implements necessary measures to the extent possible.

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

Yes, the Company is an equal opportunity employer and ensures that the rights of differently-abled individuals are protected as required by the Rights of persons with Disabilities Act, 2016. The Company also has an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016.

Weblink: https://www.canfinhomes.com/Policies_and_Codes

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

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	100%	N.A.	N.A.
Female	100%	100%	N.A.	N.A.
Others	--	--	--	--
Total	**100%**	**100%**	**N.A.**	**N.A.**

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

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

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

Category	FY 2025-26			FY 2024-25		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B /A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	Nil			Nil		
Male						
Female						
Others						
Total Permanent workers	Not applicable			Not applicable		
Male						
Female						
Others						

*Note: The Company does not have any registered union, but the staff have an internal mailing facility and the option to raise any issues.

8. Details of training given to employees and workers:

Category	FY 2025-26					FY 2024-25				
	Total (A)	On health and safety measures		On skill upgradation		Total (D)	On health and safety measures		On skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Male	1,041	971	93%	830	80%	891	307	34%	793	89%
Female	315	284	90%	242	77%	293	124	42%	271	92%
Others	--	--	--	--	--	--	--	--	--	--
Total	**1,356**	**1,255**	**93%**	**1,072**	**79%**	**1,184**	**431**	**36%**	**1,064**	**90%**
Workers										
Male	Not applicable									
Female										
Others										
Total										

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

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	1,041	1,041	100%	891	891	100%
Female	315	315	100%	293	293	100%
Others	--	--	--	--	--	--
Total	**1,356**	**1,356**	**100%**	**1,184**	**1,184**	**100%**
Workers						
Male	Not applicable					
Female						
Others						
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 does not have a formally certified occupational health and safety management system; however, health and safety aspects are managed through internal policies, risk management processes, and ESG governance mechanisms.

These practices cover registered office and branch employees, with a focus on workplace safety, emergency preparedness, occupational health, and employee well-being.

All branches including the office are equipped with firefighting equipment and emergency arrangements, safety systems are periodically reviewed, CCTV surveillance is maintained across premises, and a QR code based feedback mechanism is available to report concerns. Health and safety risks are reviewed periodically, and preventive measures are implemented on an ongoing basis.

In addition, indoor plants are maintained across office premises to enhance air quality and create a healthier and more pleasant work environment, contributing positively to employee morale and well-being.

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

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

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

The Company does not employ workers as defined under BRSR framework.

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

Yes, The company provides employees with access to non-occupational medical and healthcare services through employee welfare benefit schemes such as group Mediclaim insurance (including OPD coverage), reimbursement of periodic health check ups, and other medical benefits as per organisational policy.

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

Safety Incident/Number	Category	FY 2025-26	FY 2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
	Workers	N.A.	N.A.
Total recordable work-related injuries	Employees	0	0
	Workers	N.A.	N.A.
No. of fatalities	Employees	0	0
	Workers	N.A.	N.A.
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	N.A.	N.A.

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

The Company gives high priority to ensuring a safe and healthy working environment and has put in place multiple safety arrangements across all locations. These include providing fire safety equipment such as extinguishers, conducting periodic emergency drills, and holding awareness programmes to educate employees on fire risks and emergency response procedures.

The Company offers reimbursement for annual medical check-ups for employees and their families to promote employee health and well-being. Workplace security is further strengthened through the use of access control systems and CCTV surveillance. All office premises are operated and maintained in accordance with applicable local laws and regulations related to safety and public health.

In addition, the Company has implemented several employee wellness and preventive health initiatives, including:

- Periodic preventive health check-ups and access to medical benefits
- Promotion of workplace well-being through indoor plant distribution
- Distribution of smart wearable devices to enable employees to track and monitor their health parameters
- Organization of sports and fitness activities, including cricket tournaments and other recreational events
- Observance of International Yoga Day and regular wellness sessions
- Conducting and Disaster Recovery (DR) drills to test preparedness and ensure business continuity during emergencies

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

	FY 2025-26			FY 2024-25		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	--	Nil	Nil	--
Health & Safety	Nil	Nil	--	Nil	Nil	--

14. Assessments for the year:

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

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

During the reporting period, no major safety related incidents were reported at Company offices. Nevertheless, periodic assessments of health and safety practices and working conditions are carried out.

Based on these assessments, key risks were identified and appropriate corrective or preventive actions are ongoing:

Workplace Health Risks - To address risks associated with prolonged screen time and sedentary work, awareness is promoted on ergonomic seating and proper workstation layout. Periodic health check-ups for employees are encouraged and reimbursed as per the Company's policy.

Fire and Electrical Safety - Regular inspection and maintenance of fire fighting equipment, electrical fittings, and emergency exits are conducted at offices. Fire safety drills and basic fire response awareness are undertaken to enhance preparedness.

Workplace Hygiene and Well-being - Adequate housekeeping, sanitation, and indoor working conditions are maintained to ensure a safe and healthy work environment for employees and visitors.

Leadership Indicators

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

(A) Employees: Yes. The Company maintains a policy that prioritizes the welfare of its employees, even in unfortunate circumstances such as death. Benefits including provident funds, gratuity, and privilege leave encashment are expedited for settlement.

(B) Workers: Not applicable

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

3. Provide the number of employees / workers having suffered 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:

Gender	Total No. of affected employees / workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2025- 26	FY 2024-25	FY 2025- 26	FY 2024-25
Employees	Nil	Nil	Nil	Nil
Workers	Not applicable	Not applicable	Not applicable	Not applicable

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

Yes, the Company provides transition assistance programmes to support employees in managing career transitions arising from retirement or separation. The Company remains committed to responsible workforce practices and does not undertake retrenchment on account of business exigencies or skill gaps.

5. Details on assessment of value chain partners:

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

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

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

No significant risks/ Corrective measures were identified.

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

Essential Indicators

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

The Company identifies its key stakeholder groups by recognizing all individuals and entities that are directly or indirectly impacted by its operations, as well as those who contribute value to its business. These include employees, customers, investors, shareholders, regulators and value chain partner where the Company operates. Stakeholders are identified based on the nature of the Company's activities, the level of impact on them, and their relevance to business operations.

The Company places strong emphasis on active and continuous engagement with its stakeholders to understand their concerns, expectations, and interests, with the objective of building trust, enhancing transparency, and supporting long-term sustainability and business success.

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

	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (E-mail, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually / Half yearly / Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
1.	Regulators	No	Regulatory Meetings, Written Correspondence, Regulatory Portals and Online Platforms, Regulatory Reporting Systems, Regulatory Helpdesks, Industry Associations and Regulatory Consultations.	As prescribed under regulations and need based	1. Compliance Updates and Reporting 2. Regulatory Changes and Impact 3. Licensing and Approvals 4. Risk Management and Governance
2.	Auditors and Consultants	No	Meetings, E-mail, Phone calls, Video Conferencing, Documentation.	Ongoing	1. Financial Audit 2. Compliance Audit 3. Internal Audit 4. Consultancy Services 5. Performance Evaluation 6. Risk Assessment 7. Fraud Detection and Prevention
3.	Employees	No	In-Person Meetings, E-mail Communication, Intranet or Internal Company Website, Training Programs and Workshops.	Ongoing	1. Communication of Company Goals and Strategy 2. Employee Feedback and Input 3. Performance Management and Recognition 4. Training and Development 5. Employee Well-being and Work-Life Balance

	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (E-mail, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually / Half yearly / Quarterly / others - please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
4.	Value Chain Partners	No	Phone Calls, E-mails, Letters, Training Programs and Workshops, Meetings.	Ongoing	1. Onboarding and Training 2. Regulatory Compliance 3. Deposit Products and Services 4. Operational Processes and Procedures 5. Performance Monitoring and Reporting
5.	Media	No	E-mails, Press Releases, Media Conferences or Press Briefings, Company websites.	Quarterly	1. Company News and Announcements 2. Financial Performance and Reporting 3. Regulatory and Legal Matters 4. Corporate Social Responsibility (CSR) Initiatives 5. Crisis Management and Reputation Protection
6.	Rating Agency	No	E-mail, Phone Calls, Meetings.	Ongoing	1. Credit rating reviews 2. Updates on financial performance and compliance 3. Ongoing monitoring of the Company's credit profile
7.	Shareholders/ Investors	No	General meetings, Shareholder Letters and Reports, Website of the Company, Press Releases, E-mails and Media Announcements SMS, Newspaper, Through Stock Exchanges.	Quarterly, semi-annual, or annual basis and ongoing basis wherever necessary	1. Financial Performance 2. Strategic Initiatives 3. Governance and Risk Management 4. Dividends and Capital Allocation 5. Regulatory Environment 6. Sustainability and Corporate Social Responsibility (CSR)
8.	Customers	No	Social Media, E-mails, Official Correspondence / Letters, Direct Engagement over the Phone or in person at the Branches.	Ongoing	1. Marketing new products 2. Addressing concerns 3. Communicating about the loan 4. Building awareness around digital solutions/ products 5. Building awareness on green products / housing

Leadership Indicators

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

The Company has conducted a double materiality assessment to identify and prioritize key economic, environmental, and social (ESG) topics relevant to its business and stakeholders.

As part of this process, stakeholder consultation was carried out using a structured survey, which enabled focused discussions on material ESG risks, opportunities, and stakeholder expectations. The survey method was used to seek targeted feedback on identified ESG topics, provide necessary clarifications and guidance on the Company's approach, and understand stakeholder perspectives in depth. This approach ensured consistency, transparency, and meaningful dialogue during the consultation process.

Based on this analysis, key ESG issues, stakeholder concerns, and proposed actions are documented as outcomes of the materiality assessment.

The findings of the materiality assessment, along with the outcomes of the questionnaire based stakeholder consultations, were placed before the Risk Management Committees for review, guidance, and recommendations.

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

Yes, Stakeholder consultation is actively used to support the identification and management of environmental and social topics. The Company undertook a double materiality assessment, during which inputs were collected from relevant stakeholder groups through structured engagement, including survey–based consultation approach on ESG topics. This process enabled the Company to understand stakeholder expectations, key concerns, and priority issues related to environmental and social aspects of its operations.

For instance, feedback from customers and employees highlighted a growing preference for environmentally responsible housing solutions and greater awareness on energy efficiency. In response, the Company developed and promoted green housing-related initiatives, including awareness programmes on sustainable construction practices and energy-efficient home features, thereby integrating stakeholder expectations into its business approach.

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

Low and marginal income individuals working in the informal and unorganized sectors often face significant barriers in accessing housing finance due to the absence of formal income documentation. Despite having stable livelihoods and regular income flows, such as daily earnings or digital transaction histories, these individuals are typically excluded from conventional home loan products, limiting their ability to achieve home ownership.

Through continuous engagement with customers at the branch level and assessment of market needs, the Company identified this challenge as a key concern among vulnerable stakeholder groups, including small traders, artisans, and self employed persons. In response, and in alignment with the Government's initiative to promote affordable housing for individuals in the informal sector, the Company developed a new product called - Can Fin Vishwas, Housing Loan Scheme.

The scheme is designed to provide access to housing finance for individuals who have regular income streams but minimal or no documented proof of income. It adopts alternative assessment methods, such as evaluation of digital transaction histories, to determine repayment capacity. By addressing structural barriers faced by informal sector workers, the scheme promotes financial inclusion and enables eligible borrowers from marginalized segments to access housing finance and fulfil their aspiration of owning a home.

This initiative reflects the Company's commitment to inclusive growth and responsible lending practices tailored to the needs of vulnerable and marginalized stakeholder groups.

In addition to the above, the Company through its CSR programmes, continues to focus on addressing the unique needs and challenges faced by vulnerable and marginalized communities. This includes initiatives such as providing scholarships to academically deserving students from underprivileged backgrounds to support their educational aspirations, as well as supplying essential furniture to old age homes and orphanages to improve their living environments. These efforts not only help ease immediate hardships but also foster trust and create meaningful connections with communities that are often underserved.

PRINCIPLE 5 : Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. of employees/ workers covered (B)	% (B / A)	Total (C)	No. of employees/ workers covered (D)	% (D / C)
Employees						
Permanent	1,356	732	53.98%	1,108	589	53%
Other than permanent	-	-	-	76	28	37%
Total Employees	**1,356**	**732**	**53.98%**	**1,184**	**617**	**52%**
Workers						
Permanent	--	--	--	--	--	--
Other than permanent	--	--	--	--	--	--
Total Workers	**--**	**--**	**--**	**--**	**--**	**--**

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

Category	FY 2025-26					FY 2024-25				
	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	1,356	0	0	1,356	100	1,108	0	0	1,108	100
Male	1,041	0	0	1,041	100	838	0	0	838	100
Female	315	0	0	315	100	270	0	0	270	100
Other than permanent	0	0	0	0	0	76	0	0	76	100
Male	0	0	0	0	0	53	0	0	53	100
Female	0	0	0	0	0	23	0	0	23	100
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 respective category (₹)	Number	Median remuneration/ salary / wages of respective category (₹)
Board of Directors (BoD)*	2	19,29,657.00	--	--
Key Managerial Personnel**	2	3,68,336.5	--	--
Employees other than BoD and KMP	1,046	99,422.32	324	58,440.00
Workers	--	--	--	--

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

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

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

	FY 2025-26	FY 2024-25
Gross wages paid to females as % of total wages	20.09%	21.73%

Note: The female employee count has increased by 16.67% compared to the last financial year; however, the overall employee base has also expanded significantly due to the opening of 15 new branches and the resulting increase in operational manpower. This has led to a higher growth in total wage outflow across the entity, and hence, the proportion of gross wages paid to female employees as a percentage of total wages appears comparatively lower.

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

Yes, The Company ensures that respect for human rights remains a fundamental priority. The Human Resources function operates under the supervision of the President (General manager), while the Executive Directors provide oversight for any human rights concerns arising from business operations, enabling timely and effective resolution.

The Company adopts a proactive approach by conducting periodic assessments and engaging with relevant stakeholders to identify, address, and mitigate potential human rights risks. These efforts support the adoption of best practices and reinforce the Company's commitment to maintaining high standards of human rights protection across its operations.

The Company also enforces a zero-tolerance policy towards workplace sexual harassment, in full compliance with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. An Internal Complaints Committee (ICC) has been duly constituted to address grievances and ensure a safe, respectful, and inclusive work environment for all employees.

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

The Company upholds the highest standards of honesty, ethics, professionalism, and respect for human dignity, ensuring strict compliance with applicable legal and regulatory requirements. It has established a robust grievance redressal mechanism to support individuals impacted by its operations, with clearly defined reporting channels that enable employees, customers, and other stakeholders to raise concerns, including alleged human rights violations.

The Company further strengthens transparency through an effective Whistle Blower Mechanism for addressing grievances and complaints. To prevent human rights abuses, the Company invests in continuous employee training and adequate resources to foster a culture of inclusivity and respect.

Ensuring adherence to human rights is a fundamental priority, with the Human Resource function operating under the vigilant supervision of the President (General Manager) and overall oversight of human rights related matters are with the Executive Directors to ensure timely and effective resolution.

The Company also follows an Equal Opportunity Policy and is committed to treating all employees and job applicants fairly and equitably. Discrimination or harassment of any kind whether based on gender, race, religion, age, or any other legally protected characteristic is strictly prohibited and will not be tolerated.

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

Category	FY 2025-26			FY 2024-25		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	0	0	--	0	0	--
Discrimination at Workplace	0	0	--	0	0	--
Child Labour	0	0	--	0	0	--
Forced Labour/ Involuntary Labour	0	0	--	0	0	--
Wages	0	0	--	0	0	--
Other Human Rights related issues	0	0	--	0	0	--

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

	FY 2025-26	FY 2024-25
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	0	0
Complaints on POSH as a % of female employees / workers	0	0
Complaints on POSH upheld	0	0

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

The Company has put in place strong safeguards to prevent any adverse consequences to complainants in cases of discrimination and harassment, ensuring a safe, fair, and non-retaliatory grievance redressal process. Complaints are handled with strict confidentiality, and the identity of the complainant is protected on a need to know basis. The Company follows a clear non-retaliation guidelines, prohibiting any form of victimisation, intimidation, demotion, discrimination, or adverse employment action against individuals who raise concerns in good faith or participate in investigations.

Dedicated committees, including the Internal Complaints Committee and designated grievance redressal authorities, independently examine complaints and ensure due process. Escalation mechanisms and senior management oversight are in place to address any instance of retaliation promptly, thereby reinforcing trust in the system and encouraging employees and stakeholders to report concerns without fear.

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

No

10. Assessments for the year:

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

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

The evaluation of Question 10 confirms that no significant risks or concerns have been identified within the Company, eliminating the need for any rectification measures.

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

Leadership Indicators

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

The Company did not receive any human rights complaints during the year; therefore, no changes were made to business processes. However, the Company has proper systems in place to receive, review, and address any such complaints in the future, ensuring timely action and accountability.

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

The Company conducts due diligence related to human rights covering its internal operations, workforce practices, and interactions etc. The scope includes assessment of risks related to employment practices, workplace health and safety, discrimination, harassment, inclusivity, accessibility, and ethical conduct. Due diligence is undertaken through periodic policy reviews, risk assessments, grievance trend analysis, internal audits, and independent ESG gap assessments conducted by external agency. In addition, the Company conducted a Companywide survey covering all employees to assess awareness, perceptions, and potential concerns related to human rights, workplace behaviour, and inclusivity. With findings reviewed by senior management to identify mitigation measures and ensure continuous strengthening of human rights safeguards.

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?

Yes, the Company's registered office and several of its branches are designed to be accessible to persons with disabilities. Where branches are located above the ground floor in commercial buildings, facilities such as elevators are available to assist individuals with mobility needs.

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	Nil
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 measures were required to be taken as no human rights issues were identified for the Company's value chain partners.

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

Essential Indicators

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

Parameter	FY 2025-26	FY 2024-25
From renewable sources		
Total electricity consumption (A) **(TJ)**	0.03#	--
Total fuel consumption (B)	--	--
Energy consumption through other sources (C)	--	--
Total energy consumed from renewable sources (A+B+C) (TJ)	0.03	--
From non-renewable sources		
Total electricity consumption (D) **(TJ)**	10.27	9.32
Total fuel consumption (E) **(TJ)**	0.27	2.64
Energy consumption through other sources (F) **(TJ)**	0	0
Total energy consumed from non-renewable sources (D+E+F) (TJ)	10.55*	11.96
Total energy consumed (A+B+C+D+E+F) (TJ)	10.58	11.96
Energy intensity per Rupee of turnover (Total energy consumed / turnover in Cr.)	0.0025	0.0031
Energy intensity per Rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP in Cr.)	0.0512	0.0637
Energy intensity in terms of physical output (Total energy consumed / Full Time Equivalent)	0.0078	0.0101
Energy intensity (optional) – the relevant metric may be selected by the entity	--	--

A rooftop solar PV system with a capacity of 25 kW has been installed at the Registered Office, and its generation is reported in the table above. The Company has also installed solar powered backup batteries at 13 offices, with a cumulative capacity of 45.4 kVA. They don't actively power the branches' daily usage, and the batteries only supply power when there is any grid supply interruption. Hence, they are not accounted for here.

* Figures are rounded to two decimal places. The total energy consumed from non-renewable sources reflects the sum of underlying unrounded values and may therefore differ marginally from the sum of the rounded figures presented in the table.

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

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

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

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

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

Parameter	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres)		
(i) Surface water	--	--
(ii) Groundwater	--	--
(iii) Third party water (KL)	15,128.25*	13,174.51
(iv) Seawater / desalinated water	--	--
(v) Others	--	--
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	15,128.25	13,174.51
Total volume of water consumption (in kilolitres)	15,128.25	13,174.51
Water intensity per Rupee of turnover (Total water consumption / turnover in Cr.)	3.59	3.40
Water intensity per Rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP in Cr.)	73.23	70.16
Water intensity in terms of physical output (Total water consumption / Full Time Employee)	11.16	11.13
Water intensity (optional) – the relevant metric may be selected by the entity	--	--

* Water consumption has increased marginally from last year, reflecting an increase in our operations in terms of branches and number of employees.

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

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

4. Provide the following details related to water discharged:

Parameter	FY 2025-26	FY 2024-25
Water discharge by destination and level of treatment (in kilolitres		
(i) To surface water	Not available	Not available
No treatment	--	--
With treatment – please specify level of treatment	--	--
(ii) To groundwater	Not available	Not available
No treatment	--	--
With treatment – please specify level of treatment	--	--
(iii) To seawater	Not available	Not available
No treatment	--	--
With treatment – please specify level of treatment	--	--
(iv) Sent to third-parties	Not available	Not available
No treatment	--	--
With treatment – please specify level of treatment	--	--
(v) Others	Not available	Not available
No treatment	--	--
With treatment – please specify level of treatment	--	--
Total water discharged (in kilolitres)	**Not available**	**Not available**

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

No, The Company operates primarily from leased office premises across various locations. Consequently, it does not exercise operational control over the water infrastructure, including discharge and treatment systems, which are managed entirely by the respective property owners or facility managers. Furthermore, as our core business activities are limited to financial services, specific data regarding water discharge quantity and quality is currently unavailable.

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

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

No, as an NBFC-HFC, the Company's operations are strictly office-based and do not generate industrial effluents that typically necessitate aformal Zero Liquid Discharge (ZLD) mechanism. However the company implements targeted measures to optimise water usage across its branches and registered office, ensuring that consumption is solely for essential operational needs. While most of the premises are leased, the Company remains committed to responsible resource stewardship. Within our operational boundaries, the Company actively promotes conservation initiatives to minimise our water footprint to the greatest extent possible.

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

Parameter	Please specify unit	FY 2025-26	FY 2024-25
NOx		Not applicable	Not applicable
SOx			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others - please specify			

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

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

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

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	MTCO2e	157.62*	286.03
Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	MTCO2e	2,025.37#	1,882.84
Total Scope 1 and Scope 2 emission intensity per Rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / turnover in Cr.)	MTCO2e / INR (Cr.)	0.52	0.56
Total Scope 1 and Scope 2 emission intensity per Rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP in Cr.)	MTCO2e / INR (Cr.) adjusted for PPP	10.57	11.55
Total Scope 1 and Scope 2 emission intensity in terms of physical output (Total Scope 1 and Scope 2 GHG emissions / Full-Time Employee)	MTCO2e/FTE	1.61	1.83
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity		Not applicable	Not applicable

*The reduction in Scope 1 emissions is primarily attributable to the phasing out of company-owned vehicles previously deployed across branches. Business Travel for work purposes is now reimbursed, and the associated emissions are captured under Scope 3 rather than Scope 1.

#The increase in scope 2 emissions reflects the expansion of the Company's operations and the addition of new branches.

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

Yes. The Company has collaborated with a leading environmental organization, the Centre for Environmental Research & Education (CERE) to accurately measure and monitor the Company's carbon footprint. CERE provides specialized technical expertise and domain knowledge, supporting the Company in quantifying its emissions from operational activities. The Company has comprehensively assessed its carbon footprint across all offices in alignment with the GHG Protocol Corporate Standard, accounting for key greenhouse gases such as carbon-di-oxide (CO_2) and Hydrofluorocarbons (HFCs and HCFCs).

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

The Company has undertaken several strategic initiatives to strengthen its commitment to environmental responsibility, reduce its operational footprint, and manage climate-related risks. Our key efforts are categorized below:

1. **Sustainable Finance & Green Products**
   - **Rooftop Solar Loan Scheme:** The Company has launched a dedicated financing scheme to empower customers by providing financial support for the purchase and installation of rooftop solar photovoltaic (PV) systems ranging from 3 kW to 10 kW.
2. **Energy Efficiency & Emission Reduction**
   - **Transition to Energy-Efficient Lighting:** The Company has successfully transitioned 100% of the offices to LED lighting, significantly reducing electricity consumption and promoting sustainable operational practices.
   - **Solar-backed Infrastructure:** The Company has also integrated solar-backed UPS systems across the Registered Office and 13 branches, further reinforcing the shift toward renewable energy solutions. The Registered Office also has a 25 kW rooftop solar installation which generated 8,140 kWh in FY 2025-26.
   - **Fleet Modernization:** The Company has phased out older owned two-wheelers with higher emission levels, disposing of or selling them in strict compliance with applicable environmental norms.
3. **Water Stewardship**
   - **Rainwater Harvesting:** The Company has installed a rainwater harvesting system at its Registered Office building to support local groundwater recharge and promote sustainable water management.
   - **Flow Optimization:** The Company has replaced ordinary fixtures with water-efficient taps across its facilities to minimize water wastage and optimize daily consumption.
4. **Circular Economy & Waste Management**
   - **Responsible Recycling:** The Company recycled 1.28 tons of e-waste, paper and file waste through authorized partners, demonstrating commitment to responsible resource lifecycle management.
   - **Single-Use Plastic Reduction:** The Company is actively minimising single-use plastics across all offices and branches by eliminating plastic beverage bottles and straws, while encouraging the adoption of eco-friendly alternatives.
   - **Digitising Processes:** The Company continues to make processes digital and paper-light to reduce paper consumption and the environmental impact associated with it.
5. **ESG Strategy, Risk Management & Governance**
   - **Branch-Level Environmental Audits:** The Company has conducted comprehensive environmental site audits across 7 selected branches to assess energy use, water consumption, resource efficiency, waste management and existing environmental practices. Moving forward, the Company intends to deepen employee engagement to drive sustainable practices company-wide.
   - **Climate Risk Assessment:** The Company has conducted a detailed climate risk assessment of its mortgage portfolio, recognizing the systemic impact of climate change and covering physical risks, transition risks, and portfolio emissions Along with housing loans, the Company has also quantified the financed emissions stemming from its sovereign debt (Government bond) holdings. The insights gained from these assessments establish a baseline to identify vulnerabilities, quantify the broader environmental impact, and formulate robust climate-mitigation strategies.

6. **Green Housing Guide:**

- The Company has undertaken a project aimed at reducing greenhouse gas emissions through the launch of its Sustainable Home Guide.
- The initiative promotes energy-efficient home design, including optimal natural lighting and cross ventilation, reducing reliance on artificial lighting and cooling systems.
- It encourages heat-reducing measures such as shading, reflective roofing, and light-coloured surfaces to lower energy consumption for cooling.
- The guide recommends sustainable construction materials like AAC blocks and fly ash bricks, which reduce environmental impact and improve insulation.
- It advocates the use of energy-efficient appliances and adoption of solar solutions, supporting a shift towards cleaner energy sources.
- Additional emphasis is placed on water conservation practices and sustainable lifestyle habits, which collectively reduce resource use and environmental footprint.
- Through widespread dissemination across branches, the initiative drives customer awareness and adoption of low-carbon, sustainable housing practices, contributing to overall GHG emission reduction.

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

Parameter	FY 2025-26	FY 2024-25
Total Waste generated (in metric tonnes)		
Plastic waste (A)	--	--
E-waste (B) **(MT)**	0.88	0.40
Bio-medical waste (C)	--	--
Construction and demolition waste (D)	--	--
Battery waste (E)	--	--
Radioactive waste (F)	--	--
Other Hazardous waste (Oil-soaked cotton waste, DG filters, paint cans, chemical cans, paint residue, oil sludge, DG chimney soot, coolant oil and used oil). Please specify, if any. (G)	**--**	**--**
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	Paper & File Waste - 0.4 MT Mixed Waste - 0.47 MT	File Waste - 0.84 MT Mixed Waste - 0.50 MT
Total (A+B + C + D + E + F + G + H) **(MT)**	1.75	1.74
Waste intensity per Rupee of turnover (Total waste generated / Revenue from operations in Cr.)	0.00041	0.00045
Waste intensity per Rupee of turnover adjusted for Purchasing Power Parity (PPP) Total waste generated / Revenue from operations adjusted for PPP in Cr.	0.00846	0.00929
Waste intensity in terms of physical output (Total waste generated / Full Time Employee)	0.00129	0.00147
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 **(MT)**	1.28 (E-Waste, Paper & File Waste)	1.24 (E-Waste & File Waste)
(ii) Re-used	--	--
(iii) Other recovery operations	--	--
Total	**1.28**	**1.24**
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	--	--
(ii) Landfilling	0.47 (Mixed Waste)	0.50 (Mixed Waste)
(iii) Other disposal operations	--	--
Total	**0.47**	**0.50**

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

No, the Company recognises the importance of monitoring and tracking waste and aims to undertake an independent assessment of the same in the near future.

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

As a housing finance company, the Company's operations do not involve the use or generation of hazardous or toxic chemicals. Nonetheless, the Company recognises the importance of responsible waste management across its entire operational footprint.

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

The Company has been actively minimising the environmental impact of its administrative activities. This includes an organisational campaign to eliminate single-use plastics across our offices, alongside initiatives to reduce paper consumption and transition towards sustainable, green paper procurement practices.

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

Sl. 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. The Company does not have any operations or offices in or around any ecologically sensitive areas.			

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

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant web link
As a housing finance company operating primarily from office premises, the Company's direct environmental impact is limited: However, the Company remains committed to environmental responsibility and has proactively undertaken a comprehensive carbon footprint assessment covering Scope 1, Scope 2, and Scope 3 emissions. This year, the Company has also partnered with CERE to assess the climate risk of its loan portfolio including physical risk, transition risk, and Scope 3 financed emissions, to better understand the climate impact of its lending activities. This assessment will serve as a baseline and help the Company transition its portfolio to a lower climate impact.					

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

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

Leadership Indicators

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

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

(i) Name of the area -

(ii) Nature of operations -

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

Parameter	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres)	Nil	Nil
(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 relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water		
- No treatment		
- With treatment – please specify level of treatment		
(ii) Into Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) Into Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		

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

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

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

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	MTCO2e	1,158.34	917.41
Total Scope 3 emissions per Rupee of turnover (INR - Cr.)	MTCO2e/INR (Cr.)	0.27	0.24
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	MTCO2e/FTE	0.85	0.77

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

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

The assessment includes emissions from business travel, downstream transportation, employee commute, paper & printed stationery, waste generation and packaged water consumption.

3. **With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along with prevention and remediation activities.**

While the Company does not have any operations in ecologically sensitive areas, however it recognises that its lending activities related to construction and housing finance could have an impact on bio-diversity and ecosystems, so the Company ensures that all projects financed by it meet national environmental regulations.

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

Sl. No.	Initiative undertaken	Details of the initiative (Web link, if any, may be provided along-with summary)	Outcome of the initiative
1.	Energy Transition	The Company leverages technological and clean-tech solutions across both its operations and product offerings to mitigate environmental impact. Operationally, the Company has successfully modernized its infrastructure by deploying solar-backed UPS systems across its Registered Office and 13 branches, complementing a 100% transition to energy-efficient LED lighting. On the product front, the Company has rolled out a digital-backed 'Rooftop Solar Loan Scheme' providing targeted retail financing for consumer solar PV installations (3 kW to 10 kW).	These combined tech-driven initiatives directly minimize our internal Scope 2 footprint while scaling renewable energy adoption in the communities.
2.	Waste management	The Company is actively minimizing single use plastic consumption across all offices and branches. Initiatives include eliminating plastic bottles and straws for beverages, while encouraging the adoption of eco-friendly alternatives. Systems are also transitioning to digital platforms to reduce paper use and the associated emissions.	The initiatives have led to reduced waste generation. The Company has successfully recycled 1.28 tons of e-waste, paper and file waste demonstrating its dedication to responsible resource management and minimizing environmental impact.

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

Yes, the Company regularly evaluates the effectiveness of these plans by identifying potential risks and makes necessary modifications to ensure seamless operations.

The Policy on Business Continuity Plan (Non-IT) and Business Continuity & Disaster Recovery Plan is available on the intranet.

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

The Company's key partners within the value chain are predominantly individuals, and the Company intends to engage with them on environmental disclosures while exploring ways to mitigate environmental impact.

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

Nil

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

a. By the listed entity

Nil

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

Nil

PRINCIPLE 7 : Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Essential Indicators

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

The Company has membership with one (1) industry chambers / associations

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

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

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

Name of authority	Brief of the case	Corrective action taken
Nil		

Leadership Indicators

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

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

Sl.No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly / Quarterly / Others – please specify)	Web link, if available
Nil					

PRINCIPLE 8 : Businesses should promote inclusive growth and equitable development

Essential Indicators

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

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
--	--	--	--	--	--

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

Sl. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amount sent on R&R activities during FY 2025-26 (In INR)
Not applicable as the nature of business does not warrant Rehabilitation and Resettlement (R&R)						

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

The Company has established structured mechanisms to receive, address, and resolve grievances from the communities in which it operates. Community members can raise concerns through multiple channels, including branch level interactions, written communications, and designated grievance redressal platforms.

All grievances received are acknowledged, recorded, and examined in a time-bound manner by the concerned teams. Appropriate corrective actions are taken based on the nature and severity of the issue, and feedback is provided to the complainant wherever applicable. Periodic reviews of grievances help the Company identify systemic issues and strengthen its community engagement and impact management practices.

Further, a QR code based digital feedback mechanism was introduced across all branches to enable seamless and real-time feedback collection. This initiative simplified the feedback process for stakeholders while allowing continuous monitoring of service quality. As a result, the Company witnessed higher participation and achieved satisfaction levels exceeding 90%, reinforcing its commitment to responsive and transparent service delivery.

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

Parameter	FY 2025-26	FY 2024-25
Directly sourced from MSMEs / small producers	8%	3%
Directly sourced within India	100%	100%

Note: Given the nature of operations of the Company as an HFC, 'input materials' have been interpreted as procurement of operational goods and services. The percentage reflects the proportion of such procurement expenditure from external suppliers to total operational input expenditure during the reporting period.

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

Location	FY 2025-26	FY 2024-25
Rural	--	--
Semi-urban	7.29%	14%
Urban	22.90%	26%
Metropolitan	69.81%	60%

Note: (Place categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leadership Indicators

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

Details of negative social impact identified	Corrective action taken
N.A.	N.A.

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

Sl. No	State	Aspirational District	Amount spent (In INR)
1.	Tamil Nadu	Virudhunagar	19,96,560.00

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

   The Company follows an inclusive procurement approach supported by its Procurement and ESG guidelines. Through this framework, social and environmental responsibility is embedded into supplier relationships. The Company encourages its vendors to follow responsible sourcing practices and promotes inclusive participation, including engagement with suppliers representing marginalised and vulnerable groups wherever feasible.

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

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

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

Sl. No.	Intellectual Property based on traditional knowledge	Owned / Acquired (Yes/No)	Benefit shared (Yes/No)	Basis of calculating benefit share
No intellectual properties were acquired on traditional knowledge.				

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

Name of Authority	Brief of the Case	Corrective Action Taken
Not applicable		

6. Details of Beneficiaries of CSR Projects:

Sl. No.	CSR Project	No. of persons benefitted from CSR Projects (Yes/No)	% of beneficiaries from vulnerable and marginalized groups (Yes/No)
1.	Animal Welfare	9	--
2.	Conservation of Natural Resources	12	--
3.	Construction / Renovation / Repair / Upgradation of infrastructural facilities at Government schools or schools situated in rural/backward areas	2,778	100%
4.	Providing materials such as computers, tables, chairs, benches, fans, lights, blackboards etc.	3,227	100%
5.	Drinking water facility / supply of other articles of necessity etc.	1,29,556	--
6.	Providing needy equipment and other items to the hospitals- Govt. Hospitals, Charitable Hospitals/Institutions managed by Trust / Society	17,410	100%
7.	Construction, renovation and maintenance of stadiums, gymnasiums and setting up sport academies	3,290	100%
8.	Providing education materials including books, school bags etc., to poor children of Government schools or schools situated in rural/backward areas	11,078	100%
9.	Renewable Energy Projects	2,65,426	100%
10.	Scholarship to Students and Sponsorship of Child Education	348	100%
11.	Providing infrastructure facilities for differently-abled, old, homeless and destitute like setting up old age homes, day care centers and such facilities	2,365	100%
12.	Providing of sanitary, drinking water, solar power facilities etc., at schools, homes and hostels for women and orphans	18,040	100%

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

Essential Indicators

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

The Company is a service oriented organisation that places significant emphasis on customer service and satisfaction. In pursuit of this objective, effective and robust mechanisms have been put in place to enable easy, convenient submission of customer feedback, grievances and complaints.

An acknowledgement is issued within one week of receipt of a grievance, containing a Reference Number (RN) and the name and designation of the officer responsible for grievance redressal.

The Company addresses to grievances forwarded by regulatory and Governmental authorities, including the National Housing Bank, National Consumer Helpline, Reserve Bank of India, Ministry of Consumer Affairs, Securities and Exchange Board of India, and other Ministries. All such matters are centrally handled by the Grievance Redressal Department located at the Registered Office, which is responsible for monitoring, co-ordination, and timely resolution.

The Company has implemented a dedicated feedback feature on its web portal to enable customers to share their experience with the grievance redressal process. A feedback link is sent every month to the registered mobile number of customers, allowing them to conveniently provide their valuable inputs on the resolution process. The feedback received is reviewed by senior management and used as an important input for strengthening service quality and driving continuous improvement in grievance redressal mechanisms.

Grievance Redressal Mechanism - Key Highlights

Mechanism for Receipt and Redressal of Grievances:

The Company has established a structured and effective mechanism for the receipt, assessment, and redressal of customer grievances to ensure fair, transparent, and timely resolution. The key steps involved in the grievance redressal process are as follows:

a) **Receiving Grievances:** All grievances received are systematically recorded and logged with a unique reference number to enable effective tracking and monitoring.

b) **Registration & Acknowledgment:** Each grievance is formally registered, and an acknowledgement is sent to the complainant within the stipulated period, confirming receipt of the complaint.

c) **Assessment & Classification:** Grievances are carefully reviewed and classified based on their nature, urgency, and complexity, and are subsequently assigned to the appropriate department or branch for necessary action.

d) **Investigation:** A detailed investigation is undertaken, involving the collection and examination of relevant facts, documents / statements to ensure a thorough assessment.

e) **Resolution:** The grievance is taken up with the department or branch concerned for appropriate corrective action and resolution, in line with the Company's policies and service standards.

f) **Communication of Outcome:** The complainant is informed of the action taken, along with details of the resolution, ensuring clear communication and timely closure of the grievance.

g) **Appeal Mechanism:** In the event that the complainant is not satisfied with the resolution, the matter is escalated to a higher authority for further review to ensure appropriate and fair redressal.

h) **Monitoring and Feedback:** Grievances and customer feedback are continuously monitored and analysed to strengthen systems, improve service quality, and prevent recurrence of similar issues.

Please find the weblinks for the Grievance Policy and the Grievance Lodging Form

https://www.canfinhomes.com/Grievance/GrievanceForm

https://www.canfinhomes.com/Policies_and_Codes

Escalation Matrix:

The Company has put in place a well-defined escalation matrix to ensure timely, transparent, and effective resolution of grievances received from multiple channels, including telephone, e-mail, the Company's web portal, National Housing Bank (NHB), Canara Bank, Securities and Exchange Board of India (SEBI), CPGRAMS, and other regulatory and Governmental authorities. The Turnaround Time (TAT) for grievance redressal is outlined below to ensure consistent service standards and customer satisfaction:

First Level (Branch Level):

Grievances are initially addressed at the branch level by the Branch Manager or the customer's Home Branch within 7 days from the date of receipt. If the grievance is not resolved within the stipulated timeline, it is escalated to the Second Level for further review and resolution.

Second Level (Grievance Redressal Department):

Grievances received through e-mail at grievance.redressal@canfinhomes.com or through the Company's web portal are handled by the Grievance Redressal Department and are resolved within 30 days from the date of receipt. In cases where resolution is not achieved within this period, grievance may be escalated to the Third Level.

Third Level (Regulatory Escalation):

If the complainant remains dissatisfied, the grievance may be escalated to the National Housing Bank (NHB) in the prescribed format, as applicable:

Complaint Redressal Cell
Department of Regulation and Supervision
National Housing Bank, 4th Floor, Core - 5A, India Habitat Centre
New Delhi – 110 003

Feedback Mechanism:

The Company has implemented a structured and technology-enabled mechanism to capture and address customer feedback across key service touchpoints. A QR code based digital feedback system has been deployed across all branches, enabling customers to provide feedback in a simple, accessible, and real-time manner.

The mechanism covers critical customer interactions, including post-disbursal services, grievance handling, and full or partial prepayment processes. Feedback received through the digital platform is centrally aggregated and monitored, allowing for continuous tracking of service quality.

A defined review and response framework is in place to assess feedback on an ongoing basis. Inputs are analysed at regular intervals to identify trends, service gaps, and areas requiring improvement. Instances of dissatisfaction are flagged and escalated through the appropriate channels for timely resolution, supported by an established service recovery process.

This integrated approach ensures systematic feedback collection, prompt redressal of concerns, and continuous strengthening of customer service processes.

Monitoring Mechanism:

The Company has instituted a robust framework for the periodic internal review and continuous monitoring of customer grievances, supported by comprehensive Root Cause Analysis conducted across multiple levels of the organisation. This structured approach enables the Company to identify systemic issues, strengthen processes, and consistently enhance the quality and effectiveness of customer service.

The Managing Director & Chief Executive Officer of the Company periodically reviews

(i) Customer feedback and complaints and

(ii) The overall grievance redressal mechanism, reinforcing a strong governance focus on customer satisfaction and service excellence.

A detailed status of complaints, including their nature and key trends, is placed before the Stakeholders Relationship Committee of the Board on a quarterly basis. This ensures effective oversight, informed decision making, and continuous improvement in the grievance redressal process.

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

	As a percentage to total turnover
Environmental and social parameters relevant to the product	Given the nature of the business, this is not applicable to the Company.
Safe and responsible usage	
Recycling and/or safe disposal	

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

	FY 2025-26		Remarks	FY 2024-25		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data Privacy	0	0	--	0	0	--
Advertising	0	0	--	0	0	--
Cyber-security	0	0	--	0	0	--
Delivery of essential services	0	0	--	0	0	--
Restrictive Trade Practices	0	0	--	0	0	--
Unfair Trade Practices	0	0	--	0	0	--
Other	1,455	36	All pending customer complaints were redressed subsequently	1,256	0	--

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

	Number	Reasons for recall
Voluntary recalls	Given the nature of business, this is not applicable to the Company.	
Forced recalls		

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

Yes, the Company has a comprehensive, Board approved framework for Information Technology and Cyber Security, which includes the IT & Information Security Policy, Cyber Security Policy, Cyber Crisis Management Plan (CCMP), Cyber Resilience Framework, and Cloud Adoption Policy, among others. These policies collectively provide a strong governance structure and ensure a robust security posture across the Company.

The framework is designed to define best practices, establish security controls, protect customer data and privacy, ensure incident response readiness, mitigate IT and cyber related risks, and maintain compliance with applicable regulatory requirements. These policies are reviewed periodically and strengthened on an ongoing basis to address evolving cyber threats and technological changes.

Key governance and operational aspects include:

- **Information Security Management**

  Focused on safeguarding customer data, ensuring confidentiality, integrity, and availability of information assets, and aligning internal practices with regulatory guidelines. The policies are made accessible to relevant employees through the Company's intranet platform.

- **IT Strategy Committee Oversight**

  The IT Strategy Committee, chaired by an Independent Director and co-ordinated by a senior officer, provides strategic oversight of IT initiatives. Its responsibilities include reviewing IT strategy, monitoring value delivery from IT investments, overseeing project execution, assessing application performance and IT asset utilization, and ensuring continuous identification and mitigation of IT related risks.

- **Data Privacy Program**

  The Company has implemented a structured data privacy framework with ongoing initiatives to further enhance data protection and privacy controls across operations.

It may be noted that the above policies and frameworks are internal and confidential documents. Accordingly, they are not hosted on the Company's website and are not available for public access.

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

During the reporting period, no instances were reported relating to:

- Advertising and delivery of essential services
- Cyber security and data privacy of customers
- Re-occurrence of product recalls
- Penalties or actions by regulatory authorities concerning safety of products/services

Accordingly, no corrective actions were required in this regard.

However, the Company continues to maintain robust governance and preventive controls, including:

- Established information security framework and internal controls to safeguard customer data
- Continuous monitoring and strengthening of cyber security systems under the supervision of the Information Security function
- Defined grievance redressal mechanisms to address customer concerns in a timely manner
- Periodic review of regulatory compliance and risk management practice

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	
c. Impact, if any, of the data breaches	

Leadership Indicators

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

Yes, the Company disseminates information on its products and services through multiple digital channels, including its official website, AI enabled chatbot Vani, and social media platforms. The official website prominently showcases key offerings under the categories of housing loans, non-housing loans, and deposit products. Customers can also access comprehensive product details through Vani, the Company's chatbot Vani and through the Company's presence on social media platforms, ensuring wider outreach, easy accessibility, and improved customer awareness.

In addition to digital platforms, the Company ensures physical accessibility to its products and services through its extensive branch network nationwide, enabling customers to receive in person assistance, guidance, and support.

Website and AI Chatbot: www.canfinhomes.com/

LinkedIn: https://www.linkedin.com/company/can-fin-homes/

Instagram: https://www.instagram.com/canfinhomes.ltd/?hl=en

Facebook: https://www.facebook.com/canfinhomes

Branch network: https://www.canfinhomes.com/Branch/BranchLocator

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

The Company undertakes various measures to inform and educate consumers about the safe and responsible use of its products and services. Regular awareness initiatives are conducted focusing on cyber security, digital fraud prevention, secure digital transactions, and responsible financial behaviour, supported by educational content on digital safety, dos and don'ts, and identification of fraudulent communications.

Information on products and services, including features, terms, and conditions, is made available on the Company's website and displayed at branch offices to ensure transparency and ease of access. Key policies such as the Grievance Redressal Policy, Code of Conduct, Fair Practices Code (FPC), and Most Important Terms and Conditions (MITC) are also hosted online and updated periodically for customer reference.

Weblink for the FPC MITC are provided below:

https://www.canfinhomes.com/Fair_Practice_Code

https://www.canfinhomes.com/Most_Important_Terms_&_Conditions

The Company communicates updates and new offerings through multiple channels, including its website, social media platforms, branch displays, and various print and digital media. Customer outreach is further strengthened through camps and programmes conducted at zonal and branch levels.

Additionally, dedicated customer support and an effective grievance redressal mechanism are in place to address concerns promptly and build customer confidence. Social media platforms such as Instagram, LinkedIn, and Facebook are also leveraged to disseminate awareness messages and promote responsible usage.

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

Yes, the Company disseminates information regarding its Disaster Recovery Site through appropriate advertisements in local newspapers, based on the exigencies of the situation, to keep customers duly informed in the event of any risk of disruption or discontinuation of essential services.

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 display product information over and above what is mandated under local laws.

The Company supports responsible borrowing through transparent and customer-centric communication across its branches, digital platforms, and marketing channels.

Product features, pricing, and repayment obligations are clearly communicated to help customers make informed decisions. Detailed information is also made available through the Company's website, branch notice boards, and key documents such as the Most Important Terms and Conditions (MITCs) and the Fair Practices Code (FPC). Additionally, customer awareness is enhanced through outreach initiatives including banners, pamphlets, and radio/FM communication.

The Company also assesses customer satisfaction through feedback mechanisms such as its online web portal, where customers can submit suggestions and share feedback, supporting continuous improvement and enhanced service delivery.