## ENVIROMENT

### Environmental Social Governance







Access to Finance Our products focus on first time borrowers (FTB) and new to credit customers (NTCC) ensuring financial inclusion of sections of society including micro business owners

#### Vehicle Financing

Focus on transport entrepreneurs, first time borrowers (FTB) and new to credit customers (NTCC); predominantly in geographies with limited presence of organized financiers

#### Affordable Housing

Focus on underserved customers in tier III,IV,V, VI cities to enable them to achieve their dream of entering a better home, minimal documentation

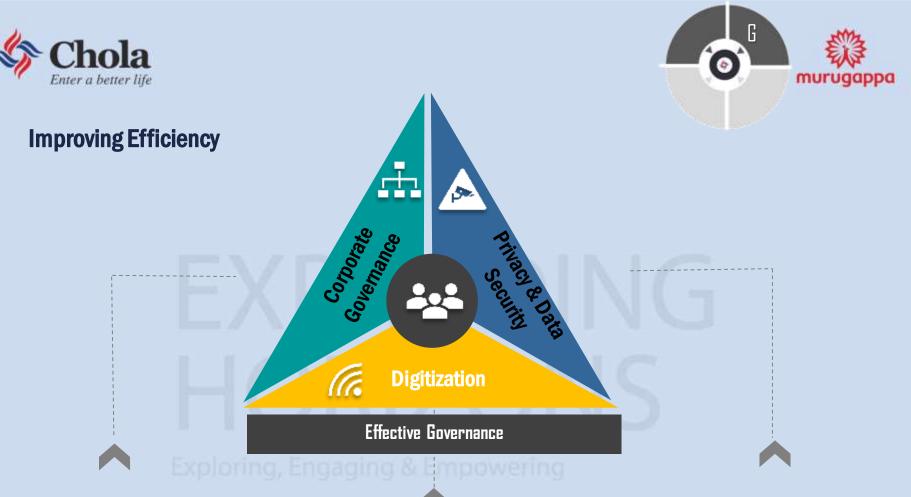
#### Loan against Property

Focus on lending to small businesses against the collateral of self occupied residential property at affordable ROI

#### SME Loans

Support people such as vegetable owners, flour mill owners and micro business owners who don't have conventional documentation to grow the business

# ESG Based<br/>LendingWe do not engage with industries that pose a threat to the environment. The list of such industries are<br/>monitored and updated regularly to ensure compliance. We have been reconfirmed as a constituent of<br/>FTSE4Good Series in June 2021.InnovationAll our products are custom designed to suit our customer's need. We provide customized credit models,<br/>with minimal documentation. Gaadi bazar is one such example, which focuses on emerging market<br/>trends. With customer satisfaction as our key focus we have tailored our products to match their<br/>preferences.



#### Corporate Governance

Policies and process in place to enable highest standards in governance and transparency; ethical behaviour, board diversity etc form a part of our Code of Conduct Policy

#### Digitization

Businesses and functions aligned towards going digital; minimal manual documentation currently; first finance company to get all processes on a digital platform aiming at improved efficiency with minimal error

#### Privacy & Data Security

Policy review at board level on periodic basis; Training on data security and privacy procedures for employees; Monitoring of cyber resilience and response with a stringent SLAs. Periodic Vulnerability assessment for critical applications & infrastructure and effective patch management"



#### **People Power**

#### Employee Wellness

- Emotional & mental wellbeing programs: Utilized by several employees in the past year
- Dedicated grievance hotline
- Focus on Stress management
- Financial wellness of employees & families- 8 wellbeing programs conducted last year
- Pandemic support programs: paid leave, term life insurance, hospitalization benefit, vaccination
- ISO 30408:2016- Human Resource Management certified

🚿 🛉 ଯ 🏜

People Power



#### **Diversity & Inclusiveness**

- Business activities such as hiring, promotion, and compensation of employees, conducted without regard to race, colour, religion, gender etc.
- We aim at hiring more women in business roles and achieve gender equality in our organization.
- Emphasis on local hiring

#### Learning & Development

- Regular discussions carried out to recognize improvement areas of employees
- Trainings conducted for upskilling including vernacular trainings
- 75,192 manhours of training conducted in FY 21
- Support formal employee education by providing 80% fees as financial support for those in need

#### **Empowering Communities**

- CSR spend at INR 3207.48 Lacs for FY 21
- > Key focus areas include upliftment in the Trucking community
- Regular health and eye camps carried out at 'Transport Nagars' (Trucker Hubs)-golden quadrilateral across India- 1,80,539 eye screenings till March 2021
- Piloted numerous projects in the area of Heath, Water & Sanitation, Education, road safety, environment sustainability etc.

5



#### **Environmental Consciousness**





**Green Building** 

We aim at incorporating green methods in the construction of our upcoming office buildings. The latest office construction at Guindy is under the supervision of a green consultant and aims to imbibe Green Building principles Our processes are ISO 9001:2015

Quality Management System Certified



With a clear focus on sustainability, Chola has a well defined e-waste policy which ensures that disposal of e-waste is carried out only through authorized ewaste vendors at all our facilities

Waste



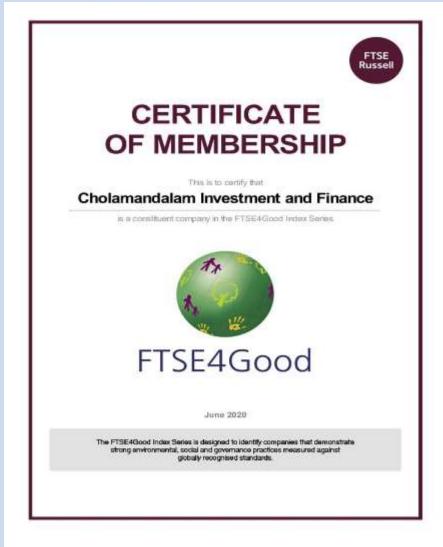
Carbon

As an environmentally responsible company Chola has taken various steps towards sustainability by contributing towards water conservation, energy efficiency, supporting micro businesses in the Renewable energy sector etc. Going forward, we will focus on carbon footprint reduction



#### **ESG Certification – FTSE Russell**





Our Company has been included in the FTSE4Good Index Series, created by the global index and data provider FTSE Russell. The FTSE4Good Index Series is designed to measure the performance of companies demonstrating strong Environmental, Social and Governance (ESG) practices.

The FTSE4Good indexes are used by a wide variety of market participants to create and assess responsible investment funds and other products. FTSE Russell evaluations are based on performance in areas such as Corporate Governance, Health & Safety, Anti-Corruption and Climate Change. Businesses included in the FTSE4Good Index Series meet a variety of environmental, social and governance criteria.

#### CRISIL rating – "Strong" on ESG initiatives.

7





## THANK YOU

Dare House, No. 2, N.S.C. Bose Road, Parrys, Chennai - 600001., Phone : 044 4090 7172; Fax : 044 2534 6464, E-mail : customercare@chola.murugappa.com | Website : www.cholamandalam.com

**Cholamandalam Investment and Finance Company Limited**