



HUDCO/CS/55thAGM/SE/2025

23rd August, 2025

Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai – 400001
SCRIP CODE: 540530

Listing Department
National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1, G Block
Bandra-Kurla Complex, Bandra (E)
Mumbai – 400051
SCRIP CODE: HUDCO

Sub.: Business Responsibility and Sustainability Reporting for the Financial Year 2024-25

Sir/Madam,

Pursuant to Regulation 34(2)(f) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are submitting herewith the Business Responsibility and Sustainability Report for Financial Year 2024-25, which also forms part of the Annual Report for Financial Year 2024-25.

यह आपकी जानकारी के लिए है। This is for your kind information.

धन्यवाद

भवदीय

फॉर हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड

विकास गोयल

कंपनी सेक्रेटरी एंड कंप्लायंस ऑफिसर

Encl. as above

हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड
(भारत सरकार का उपक्रम)
आई एस ओ 9001:2015 प्रमाणित कंपनी
कोर - 7ए, हडको भवन, इंडिया हैबिटेट सेंटर, लोधी रोड,
नई दिल्ली - 110003, दूरभाष : 011-24649610-21

Housing and Urban Development Corporation Limited
(A Government of India Enterprise)
AN ISO 9001 : 2015 CERTIFIED COMPANY
Core - 7 'A', HUDCO Bhawan, India Habitat Centre, Lodhi Road,
New Delhi - 110003, Tel. : 011-24649610-21

CIN : L74899DL1970GOI005276, GST : 07AAACH0632A1ZF, Visit us at : www.hudco.org.in

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Building Assets for Viksit Bharat

BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L74899DL1970GOI005276
2.	Name of the Listed Entity	Housing and Urban Development Corporation Limited
3.	Year of incorporation	1970
4.	Registered office address	HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi - 110003
5.	Corporate address	same as above
6.	E-mail	cswhudco@hudco.org
7.	Telephone	011-24649610-21
8.	Website	www.hudco.org.in
9.	Financial year for which reporting is being done	2024-25
10.	Name of the Stock Exchange(s) where shares are listed	BSE Limited and National Stock Exchange of India Limited
11.	Paid-up Capital (In Rs.)	2001.90 Crore
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report:	Shri Vikas Goyal Company Secretary 011-24646899 cswhudco@hudco.org
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Standalone basis
14.	Name of Assessment or assurance provider	M/s. Mehta & Mehta
15.	Type of Assessment or assurance obtained	Reasonable Assurance

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 entity
1.	Financial Services	Housing and Urban Infrastructure Finance	98.92



17. Product /services sold by the entity activities (accounting for 90% of the entity's turnover):

Sl. No.	Product/Service	NIC Code	% of total turnover contributed
1	Other Financial Services and Activities - Other Credit Granting	64920	98.92

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	The operations of the Company are carried out through Head Office, HSML, 21 Regional Offices and 11 Development Offices. Company has no overseas office.	34
International	Not Applicable	Not Applicable	Not Applicable

19. Markets served by the entity

a. Number of locations

Location	Number
National:	
---States	28
---Union Territories	8
International (No. of Countries)	NIL

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

c. **A brief on types of customers-** HUDCO's principal business object is providing financing/ credit facility in the Housing and Infrastructure Sectors/ Sub-Sectors with focus on urban development. Accordingly, the Company provides interest bearing loans as the principal product across the entire Housing and Infrastructure Sectors value chain to the State Governments, Parastatal agencies of the State Governments – like Housing Boards, Police Housing Corporations, Development Authorities, Urban Improvement Trusts, Water Supply & Sewerage Boards, Roads & Bridges Development Corporations, Metro Rail Corporations, Municipal Corporations/ Councils, Central and State level Public Sector Undertakings, Power Generation Transmission Distribution Utilities, etc. During the current year 2024-2025, HUDCO has sanctioned debt of Rs. 1,27,952.49 Crore and disbursed Rs. 40,037.52 Crore towards the Housing and Infrastructure Sectors/ Sub-sectors value chain under the products of long term and medium-term loans beyond one year, debt refinancing, special term loans under the Late Payment Surcharge (LPS) scheme of Central Govt., etc. The projects financed including where disbursements were made include projects pertaining to sustainable green energy under Solar Energy Generation, Hydro Power Generation, EV - Charging Stations for E-Buses, civic infrastructure for capital/township development projects that integrate various sustainable processes, etc.

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	
			No. (B)	% (B/A)	No. (C)	% (C/A)
EMPLOYEES						
1	Permanent (D)	619	429	69.31	190	30.69
2	Other than Permanent (E)	205	171	83.41	34	16.59
3	Total employees (D + E)	824	600	72.82	224	27.18



Sl. No.	Particulars	Total(A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
WORKERS						
4	Permanent (F)	-	-	-	-	-
5	Other than Permanent (G)	-	-	-	-	-
6	Total workers (F + G)	-	-	-	-	-

B. Differently abled Employees and workers:

Sl. No.	Particulars	Total(A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
DIFFERENTLY ABLED EMPLOYEES						
1	Permanent (D)	9	8	88.89	1	11.11
2	Other than Permanent (E)	3	2	66.67	1	33.33
3	Total differently abled employees (D + E)	12	10	83.33	2	16.67
DIFFERENTLY ABLED WORKERS						
4	Permanent (F)	-	-	-	-	-
5	Other than Permanent (G)	-	-	-	-	-
6	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	5	0	0
Key Managerial Personnel* (including functional directors)	5	0	0

* Smt. Reva Sethi was appointed as Chief Financial Officer w.e.f. 28.06.2024. Further, she ceased to be Chief Financial Officer w.e.f. 25.09.2024.

22. Turnover rate for permanent employees and workers:

Particulars	Turnover rate in FY 2024-25			Turnover rate in FY 2023-24			Turnover rate in FY 2022-23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	9.35	7.33	8.72	8.78	10.89	9.44	5.5	2.79	4.65
Permanent Workers	-	-	-	-	-	-	-	-	-

V. Holding, Subsidiary and Associate Companies (including joint ventures)**23. Names 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 listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Pragati Social Infrastructure & Development Ltd. (PSIDL)	Joint Venture	26	No
2	Shristi Urban Infrastructure Development Ltd. (SUIDL)	Joint Venture	40	No
3	Signa Infrastructure India Ltd. (SIIL)	Joint Venture	26	No
4	Ind Bank Housing Limited	Associate	25	No



VI. CSR Details

24.

(i)	Whether CSR is applicable as per section 135 of Companies Act, 2013 (Yes/No):	Yes
(ii)	Turnover (in Rs.)	Rs. 10,311.29 Crore
(iii)	Net Worth (in Rs.)	Rs. 17,969.79 Crore

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)	FY 2024-25			FY 2023-24		
			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	Refer *Link below	0	0	-	0	0	-
Investors (other than shareholders)	Yes	Refer **Link below	800	0	-	1,282	1	Resolved on 13-05-2024
Shareholders	Yes	Refer ***Link below	88	0	-	72	0	-
Employees and workers	Yes	Internal mechanism available on intranet	11	0	-	1	0	-
Customers	Yes	Refer ****Link below	0	0	-	8	0	-
Value Chain Partners (vendors, suppliers, etc.)	Yes		0	0	-	0	0	-
Other (PMAY SUBSIDY, CPGRAMS, BIDDERS, etc.)	Yes		149	1	Resolved on 02-04-2025	1,108	0	-

Refer

* <https://hudco.org.in/Site/FormTemplate/frmTemp1PLargeTC1C.aspx?MnId=358&ParentID=311>

** https://hudco.org.in/writereaddata/Details-CS_CO_IIRO_Registrar-TA.pdf

*** https://hudco.org.in/writereaddata/Details-CS_CO_IIRO_Registrar-TA.pdf

**** <https://hudco.org.in/Site/FormTemplate/frmTemp1PLargeTC1C.aspx?MnId=358&ParentID=311>



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

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.	Sustainable and Responsible Financing	Opportunity	The Nation's commitment towards attaining the Sustainable Development Goals (SDGs) has created an opportunity for HUDCO to finance projects in the Sectors of Clean Energy, Clean Water, Sustainable Transport Infrastructure, Other Infrastructure financing, Sustainable Cities, etc.	<p>HUDCO has prepared and adopted its ESG Policy considering the focus areas along with aligning to the SDGs attainment. Thus, HUDCO has strategically planned to finance various Infrastructure Sector Projects for clean energy in the renewable and hydro electricity generation, EV-charging stations for e-buses, multi-modal transit hubs, Flue Gas Desulphurization projects for climate/environmental sustainability, Sustainable Cities which include sustainable and green initiatives in materials/technology or process, etc.</p> <p>During the Year 2024-2025, HUDCO has sanctioned total Rs. 1,27,052.49 Crore, which includes above projects.</p>	Positive implication – HUDCO's ability to finance Projects having positive impact on the environment, climate and adopting sustainable initiatives like Green Bonds etc.
2.	Management of Risk from Climate Change	Risk	<p>HUDCO is committed to sensitize its Borrowing Agencies towards risks associated with climate change and incorporating mitigation measures, not only in the projects being implemented by them but also in their governance and establishment structure and policies.</p> <p>The risks include degrowth in financial performance of the Borrowers due to adverse effects of climate change such as increased instances of hazards like floods, cyclones, earthquakes, extreme temperatures and transitions towards adopting sustainable practices in governance, clean energy, etc.</p>	HUDCO is handholding its Borrowing Agencies in instances wherever the project is being affected by hazards like floods, cyclones, earthquakes, extreme temperatures with support as concessions in terms of applicable guidelines.	Negative: Possibility of the project not getting completed and affecting HUDCO's revenue.



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)
3.	Energy and Emissions Management	Opportunity	Acknowledging the opportunities available to HUDCO in the management of Clean Energy and Emissions, HUDCO has identified focus areas for reducing emissions and transitioning to clean energy options in the work environment as well as in the projects that it provides financial assistance for in the Infrastructure and Housing Sectors.	HUDCO has taken measures to reduce emissions in the office space through installation of LED fixtures. HUDCO has also adopted a conscious thrust to finance Projects for infrastructure Development, Sustainable and Clean energy, sustainable transport, etc.	Positive reduction in energy costs towards the running of office establishment including raising sustainable finances through Green Bonds, etc.
4.	Digital Transformation	Opportunity	The adoption of a digital platform for the workplace would enable HUDCO to prioritize minimal usage of scarce natural resources thus contributing positively to the environmental sustainability and achievement of the SDGs.	HUDCO has adopted stringent use of the digital workplace through the e-office system along with digital means of communication and record management thus contributing towards maximizing environmental sustainability and achievement of SDGs towards environmental protection and management.	The Company shall achieve positive cost saving through swiftness of the operations and data handling mechanism.
5.	Customer Relations and Customer Satisfaction	Opportunity	The Company is aware that Customer Relations and satisfaction is an important aspect and is an opportunity in terms of increased business in the market. The Customer satisfaction also impacts the Company's business reputation and ultimately its business prospects.	Company is ensuring regular interactions with the customers, obtaining feedback and amending its processes wherever required based on market and customer feedback.	The Company shall achieve positive income generation, high customer satisfaction and enhanced brand reputation, when customer relations are prioritised and a positive connection is fostered with the customers, that goes beyond just the business transactions.



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)
6.	Regulatory Compliances	Risk	The Company is aware that ensuring Regulatory compliances will provide enhanced credibility and confidence in it by its customers. Adherence to the legal and regulatory framework and industry standards will ensure corporate responsibility and accountability enhancing financial operations and avoiding legal disputes, financial penalties and reputational damage etc. The Company prioritizes Regulatory Compliances as a sustainable way to grow, boost investor confidence and support long term successful growth.	Company is ensuring regular training and awareness programs for its personnel towards the requirements for regulatory compliance and actions required for the same.	Company's Income will be positively boosted as Regulatory compliances significantly boost a company's income by reducing risks, enhancing operational efficiency, and building trust with customers and stakeholders. It can also lead to cost savings by preventing penalties and fines, and by streamlining processes.
7.	Risk Management	Risk	<p>Risk management involves a systematic process to identify, evaluate, treat, monitor, and communicate risks so that the organization can operate securely, make informed decisions, and achieve long-term success.</p> <p>Risk management is needed to protect business from unexpected disruption, make smarter decisions, comply with laws, and ensure long-term growth. By effectively managing risks, HUDCO aims to attain financial stability, public trust, and sustainable development.</p>	HUDCO mitigates risks by implementing robust credit appraisal systems, securing state guarantees, and closely monitoring project execution to prevent defaults and delays to the extent possible. Strategic risks are managed by staying responsive to policy changes, while reputational and data risks are being addressed through transparent governance, cybersecurity measures, and stakeholder engagement. Further, HUDCO has framed a Risk management Policy addressing all these aspects and periodic review of the risks identified on these aspects are being held with corrective, preventive actions. Together, these practices ensure HUDCO's stability and long-term sustainability.	Company's income will see positive enhancement as Risk management improves profits by cutting losses, improving efficiency, ensuring compliance, and enabling smarter, business decisions with appropriate risk mitigation measures. For companies like HUDCO, it safeguards public funds while supporting sustainable and profitable growth.



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)
8.	Human Capital Development	Opportunity	Investing in the skills, knowledge, health, and capabilities of employees -is a powerful opportunity for any business to drive growth, innovation, and long-term success. Human capital development is an opportunity for businesses to unlock higher productivity, foster innovation, reduce costs, and build a strong, adaptable workforce. It turns employees into key drivers of competitive advantage and sustainable growth.	HUDCO gives utmost importance to its employees and believes that they are one of the key pillars of growth. Hence, constant efforts are made to make employees more engaged in their contributions to the company, by increasing their willingness to contribute by taking care of their professional as well as personal needs like upgrading skills through well-designed training programmes and health initiatives taken in terms of medical facilities made available to all employees. There are various steps and initiatives taken for improving the safety & health of employees from time to time.	Positive implication is foreseen as, when a company helps its people grow, the people help the company succeed — which leads to more profits.
9.	Community Development	Opportunity	Corporate Social Responsibility (CSR) is one of the most effective ways for a business to contribute to community development because it allows companies to use their financial resources, expertise, and influence to address critical social, economic, and environmental challenges. Through CSR initiatives, businesses can support the construction of essential infrastructure like schools, toilets, hospitals, and shelters, directly improving living conditions in underserved areas. CSR plays a transformative role in uplifting entire communities.	HUDCO has a well-defined CSR Policy addressing the identified areas of service to the community. HUDCO's CSR efforts are helping communities grow stronger by improving housing, sanitation, education, health, and the environment. These initiatives reflect its commitment to inclusive urban development and a better quality of life for all, especially the underserved.	Positive implication is foreseen as the bonds fostered with community and institutions engaged in community development. Community development promoted through CSR helps increase a company's profits in the long run by building customer loyalty, employee engagement, brand value, stakeholder trust, and business sustainability. It turns social good into strategic business advantage.



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)
10.	Data Privacy and Cyber Security Risk	Risk	Data privacy and cybersecurity are material risks because they can significantly impact a company's operations, finances, legal standing, and reputation. In today's digital age, managing these risks is essential for maintaining stakeholder trust and most importantly, business continuity. We need to manage data privacy and cybersecurity to safeguard information, comply with laws, protect the organization from attacks, and preserve public trust.	<p>HUDCO has set in place an Information and Cyber Security Policy which provides structure and direction for protecting information systems and any other available forms of information from a wide range of threats including cyber-attacks in order to ensure safeguard information assets, minimize damage and business continuity.</p> <p>In response to the cyber-attacks, management at HUDCO has set up a strategy to protect its IT assets from cyber-attacks and respond to any cyber-attacks, threats in a timely and appropriate manner to ensure confidentiality, integrity, and availability of data / IT Systems. The cyber security strategy, is to Identify, Protect, Detect, Respond, and Recover and Learn.</p>	Effective data privacy and cybersecurity protect profits by preventing financial losses, avoiding fines, maintaining customer trust, and ensuring smooth operations.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

Disclosures Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management process										
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)	Yes (as applicable)								
	c. Web Link of the Policies, if available	www.hudco.org.in Some policies being internal documents are available to the employees through the Company's intranet								
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)	The Company has not mandated its value chain partners, like its vendors, suppliers, etc., to participate in the BR initiatives of the Company. However, they are encouraged to adopt BR initiatives and follow the model expected from responsible business entities.								



Disclosures Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
4.	Name of the national and international codes/ certifications/ labels/ standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g., SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	<p>ISO 9001:2015 certification for HUDCO was renewed on 14/09/2021 for its business activity covering Project and Retail Financing services, Resource Mobilization for funding, Consultancy, Training, Research and Networking in HSMI from NABCB / UKAS through M/s United Registrar of Systems (URS) Certification Ltd. This certificate was valid till 13/09/2024.</p> <p>As Quality Management System (QMS) in all the HUDCO offices has been maintained with continual improvement for many years and are in place in all the ROs, HSMI and HO, further renewal/recertification of the ISO 9001:2015 certification for HUDCO was not taken after 13/09/2024 as per approval of the Competent Authority.</p>								
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	<p>The Principle of Accountability is reflected in the fact that being a Central Public Sector Enterprise (CPSE), HUDCO's operational and financial targets for the Financial Year are set annually as per internal Business Review Meetings as well as taking into consideration the Memorandum of Understanding (MoU) guidelines issued by the Department of Public Enterprises (DPE), Ministry of Finance, Government of India. The MoU is signed annually with annual targets, between HUDCO and its Administrative Ministry i.e. MoHUA.</p> <p>The MoU framework for 2024-25, consists of 12 parameters, with each assigned specific weightage, adding up to a maximum of 100 marks. It also outlines certain compliance requirements, with penalties in the form of negative marks for any non-compliance. An overall score equal to or exceeding 90 marks qualifies the enterprise for an 'Excellent' MoU rating.</p> <p>The Company also enters into MoUs with various state governments, other CPSEs, Research institutions, etc. towards business development.</p> <p>The Company had set a target of framing its ESG Policy in Financial Year 2024-25 reflecting its commitment to positively impact the environment, customers, employees and the community at large and adopt sustainable business practices. As a responsible organisation, we recognise our role in complementing the efforts of Govt. of India in achieving the 2030 SDG goals as well as Net Zero goal by 2070.</p>								
6.	Performance of the entity against the specific commitments, goals, and targets along-with reasons in case the same are not met.	<p>As an internal performance monitoring mechanism, the Board of the Company is apprised about the status of actual achievements vis-à-vis the MoU targets on a quarterly basis and thus the performance is being monitored every quarter and in case there are any gaps, the same is directed by the Board for follow up and achieve excellent performance.</p> <p>By the end of the Financial Year, the performance of the Company is evaluated by Department of Public Enterprises (DPE), Ministry of Finance, Government of India every year based on MoU targets fixed between the Company and Administrative Ministry.</p> <p>HUDCO has been rated as "Excellent" by DPE for Financial Year 2023-24, based on its outstanding performance against the MoU targets set by DPE. The Company is once again expected to be rated as excellent for Financial Year 2024-25, subject to final evaluation by DPE, MoF, Govt. of India.</p> <p>The Company formulated its ESG Policy in July 2024. The Company has also received the 'ESG Rating of 50/100' for Financial Year 2024 from National Stock Exchange (NSE) Sustainability Ratings & Analytics which certifies that the Company demonstrates a stable Sustainability position. Further development and a structured approach across sustainability dimensions would yield stronger and sustainable outcomes.</p>								
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)	<p>As a key enabler of the Government of India's vision for Viksit Bharat @2047, HUDCO is committed to building a resilient and inclusive urban India through a sustainable business model. By financing affordable housing, green infrastructure, and climate-resilient urban services, HUDCO integrates sustainability at the core of its operations—driving long-term value creation while advancing environmental stewardship, social equity, and good governance. HUDCO's sustainability vision is deeply embedded in its vision and mission to provide affordable housing and infrastructure to underserved communities, while aligning with national and global environmental and social goals.</p> <p>HUDCO, as a techno-financing CPSE, encourages projects which are environmentally safe and secure. The Company ensures that the projects funded by it meet the necessary parameters towards environmental protection, for which necessary stipulations have been incorporated at the appraisal stage.</p> <p>The Company supports projects that cater to economically weaker sections (EWS) and low-income groups (LIG), thereby contributing to social equity and inclusive growth under schemes like Pradhan Mantri Awas Yojana (PMAY). It finances green and resilient infrastructure such as water supply, sanitation, solid waste management, and public transportation, helping improve urban quality of life and environmental outcomes.</p>								



Disclosures Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9									
		<p>The Company has increasingly aligned with green finance principles. Notably, it executed a pioneering climate finance transaction certified under ICMA's Green Loan Principles, marking a significant step in sustainable financing. HUDCO encourages the adoption of energy-efficient technologies and green building practices in housing and infrastructure projects, supporting India's commitments under the Paris Agreement.</p> <p>Through HUDCO's Human Settlement Management Institute (HSMI), it conducts training, research, and policy advocacy on sustainable habitat development, resilience, and smart cities.</p> <p>The Company's commitment to social goals also reflected in its Corporate Social Responsibility (CSR) activities, which focus on environmental conservation, health, education, and livelihood enhancement. HUDCO, being an energy conscious organization, has taken various initiatives in the direction of energy conservation on a continuous basis.</p> <p>Towards commitment to governance goals, the Company has set high standards of corporate governance with 'Code of Business Conduct and Ethics'; Fair Practice Code; highest standards of IT security, cybersecurity, and data privacy; and fair, uniform and universal disclosure and dissemination.</p> <p>HUDCO integrates Environmental, Social, and Governance (ESG) principles into its operations by supporting climate-resilient infrastructure, affordable housing for vulnerable populations, and responsible urban planning that prioritizes sustainability and equity. The Company has put in place its ESG Policy with an aim to contribute its share to sustainable development and responsible corporate citizenship.</p> <p>However, ESG related challenges remain, particularly when it comes to integrating and reporting on Environmental, Social, and Governance (ESG) factors due to issues such as: data measurement and reporting with limited availability of robust mechanisms for tracking and measuring environmental metrics like GHG emissions, water usage, and waste generation, particularly for a financing Company; multiple audits and oversight by auditing and oversight bodies creating a complex compliance environment which may divert focus from proactive ESG integration; and absence of a single, comprehensive codified law specifically addressing all ESG-related matters in India, which can create ambiguities. Therefore, for more effective ESG compliance, there is a need for developing more standardized ESG metrics and reporting frameworks as well as giving greater autonomy for CPSEs in their ESG journey. By addressing these challenges, CPSEs can not only meet regulatory requirements but also enhance their reputation, attract conscious investors, improve operational efficiency, and contribute more effectively to India's sustainable development goals by 2030 as well as Net Zero goal by 2070.</p>																	
8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies).	Shri Muniappa Nagaraj Director (Corporate Planning) DIN: 05184848																	
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.	Shri Muniappa Nagaraj Director (Corporate Planning) DIN: 05184848																	
10.	Details of Review of NGRBCs by the Company:																		
	Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee					Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)												
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
	Performance against above policies and follow up action	Relevant policies of the Company are reviewed periodically on a need basis. The necessary changes to policies and procedures are implemented accordingly.																	
	Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	The Company is in compliance with, to the extant regulations as applicable.																	



Disclosures Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
11.	Has the entity carried out independent assessment/evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.	P1	P2	P3	P4	P5	P6	P7	P8	P9
		The processes and compliances are subject to audits and inspections as applicable. The policies are reviewed on a periodical basis by the respective departments and updated accordingly. The updated policies with changes recommended by the management of the Company are placed before the Board for its approval, as applicable. An internal assessment of the workings of the policies has been carried out as stated above.								
12.	If answer to question (1) above is "No" i.e., not all Principles are covered by a policy, reasons to be stated									
	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
	The entity does not consider the principles material to its business (Yes/No)	Not Applicable								
	The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
	The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
	It is planned to be done in the next Financial Year (Yes/No)									
	Any other reason (please specify)									

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is 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	-	-	-
Key Managerial Personnel	3	Green Social and Sustainability Bonds, Training programme for Inquiry/Presenting Officer (IOS/ POS), RBI regulations and compliance pertaining to NBFCs.	100%



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
Employees other than BoD and KMPs	27	Green Social and Sustainability Bonds, PPP Projects, Capacity Development Programme on Financing of Power Projects, Preventive Forensics, Public Procurement, Training programme for Inquiry/ Presenting Officer (IOS/POS), Challenges and Innovations in Urban Planning and Development, Infrastructure today, Leveraging Technology for increasing transparency in governance, Preparation of Charge Sheet, Business Responsibility and Sustainability Reporting, Cyber Hygiene and Security, RBI regulations and compliance pertaining to NBFCs, Reservation in Service for HUDCO officials, Insights into Financing of Power Projects and Energy Transition, CKYC, Ethics and Governance, HR Systems and Procedures, Procurements through GeM, Systems and Procedures of Operation Wing of HUDCO, Financing Power Projects and Energy Transition in India, Induction Programme for New entrants.	70.83%
Workers	Not Applicable	Not Applicable	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 Requirements) Regulations, 2015 and as disclosed on the entity's website):

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (in Rs.)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	Principle1	Reserve Bank of India	Rs. 3,50,000/-	Reserve Bank of India (RBI) has, on 6 th September, 2024, imposed penalty of Rs.3,50,000/- (Rupees Three Lakh Fifty Thousand only) on the Company under Section 52A of National Housing Bank Act, 1987 with reference to Statutory Inspection of Company's Financial Position as on 31 st March, 2022 conducted by National Housing Bank.	No
Settlement	NIL				
Compounding fee	NIL				



The Company has been receiving notice(s) from both the Stock Exchange(s), namely, National Stock Exchange of India Limited (NSE) and BSE Limited (BSE), regarding non-compliance with the requirement of Corporate Governance as prescribed under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 with respect to non-appointment of requisite number of Independent Directors including one women Director, composition of the Board/ Committees, quorum of the meetings, filing of XBRL etc.,

NSE and BSE have levied a fine of Rs. 3,21,21,960/- (Rs. 1,60,60,980/- each Stock Exchange), from the quarter ended September, 2019 to March, 2025, out of which a fine of Rs.77,52,600/- (Rs. 38,65,680/- by NSE and Rs. 38,86,920/- by BSE) have been waived.

Thus, as on 31st March, 2025, an amount of Rs.2,43,69,360/- is outstanding to NSE and BSE, for which letters have already been written to them for waiver.

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

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

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
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.

HUDCO has in place Vigil Mechanism and Whistle Blower Policy to deal with instances of unethical behaviour, actual or suspected fraud or violation of the Company's general guidelines on conduct or ethics policy and mismanagement.

As per the directions of Central Vigilance Commission (CVC), the Corporate Vigilance Department (CVD) of the Company follows norms regarding anti-corruption and anti-bribery and continues to strive for improving the systems and procedures and strengthen the mechanism to ensure pre-emptive actions and advising reformatory measures in the possible areas prone to corruption /financial irregularities.

The Company has in place various policies like Code of Conduct for Board members and Senior Management personnel and Prevention of Insider Trading Policy etc, for conducting the affairs of the Company in a professional, ethical, fair, and transparent manner. Further, Company's Conduct, Discipline and Appeal (CDA) Rules define the code for all employees and recognize acts of bribery, corruption etc, as misconduct. The above policies are available on the website www.hudco.org.in Intranet of the Company.

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

	FY 2024-25	FY 2023-24
Directors	NIL	NIL
KMPs	NIL	NIL
Employees*	2	NIL
Workers	NIL	NIL

* On the basis of complaint filed by residents of Nagpur, an FIR was registered by EOW Nagpur, who have filed a case in the Court of CJM-Nagpur against 8 people including 2 employees of HUDCO. In this case, charges are yet to be framed and the trial has not yet commenced.



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

Particulars	FY 2024-25		FY 2023-24	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	1	One compliant was received and forwarded to MoHUA. MoHUA has informed that the compliant has been closed as the allegations were not sustained.	NIL	NIL
Number of complaints received in relation to issues of Conflict of Interest of KMPs	NIL	NIL	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 conflict of interest.

As per records available with CVD, there are no such cases / issues related to fines/ penalties/ action taken by regulators/ law enforcement agencies / judicial institutions, on cases of corruption and conflict on interest.

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

	FY 2024-25	FY 2023-24
Number of days of accounts payables	Not Applicable	Not Applicable

* In light of HUDCO's business operations, which are mainly focused on financing, the significance of the stated ratio is very limited, given that the costs related to the goods and services procured are minimal.

9. Open-ness of Business:

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

Parameter	Metrics	FY 2024-25	FY 2023-24
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NIL	Procurements of goods and services through GeM portal and tendering.
	b. Number of trading houses where purchases are made from	-	Rs.19.69 Crore
	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	-	-
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	-	-
	b. Sales (Sales to related parties / Total Sales)	-	-
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	0.61	0
	d. Investments (Investments in related parties / Total Investments made)	-	-

* Loans and advances in the normal course of employment.



LEADERSHIP INDICATORS

1. Awareness programmes conducted for value chain partners on any of the principles during the Financial Year

Total awareness held	Number of programmes	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.

The Company has Code of Conduct for Board Members and Senior management, which covers inter-alia the process of dealing with conflict of interests. The policy is available at <https://hudco.org.in/writereaddata/codeofconduct.pdf>

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.

	FY 2024-25	FY 2023-24	Details of improvements in environmental and social impacts
R&D	Rs. 10.00 Lakh (100%)	Rs.10.34 Lakh (100%)	The R&D fund was spent on promoting and disseminating Best Practices for improving living environment in the country.
Capex	NIL	NIL	-

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

Yes, being a CPSE, procurement of material/ goods/ services is undertaken from Micro, Small and Medium Enterprises (MSMEs), GeM portal as per Government of India's policy/ guidelines issued from time to time.

- b. If yes, what percentage of inputs were sourced sustainably?

During the Financial Year 2024-25, the company has procured material/ goods/ services from MSMEs constituting 63.55% of its total procurement. The procurement from GeM portal was 100% in respect of MoU parameter.

3. Describe the processes in place to safely reclaim your products for reusing, recycling, and disposing at the end of life, for Plastics (including packaging), E-waste, Hazardous waste, other waste.

Type of Waste	Mechanism
Plastics (including packaging)	Not Applicable - Company being NBFC does not produce any plastic waste.
E-waste	In HUDCO, a process is being followed for the Disposal of IT hardware and related items. Upon identification, items deemed obsolete, unserviceable, or beyond repair (damaged) are firstly declared as unusable/unserviceable with the approval of the competent authority. Subsequently, bids or quotations are invited for disposal of said items—either through the Government e-Marketplace (GeM) or from the open market, depending on the Written Down Value (WDV) of the items. In cases where the disposal materials are non-recyclable (desktops/laptops/printers, etc.) or hazardous (damaged batteries, etc.), the process involves obtaining an e-Waste Disposal Certificate from hired e-waste vendor or recycler, in compliance with environmental and safety regulations.
Hazardous waste	Not Applicable - Company being NBFC does not produce any hazardous waste.
Other Waste	HUDCO has a guideline for disposal and weeding out of old files, records, documents and other scrap material like plastics, iron etc. In accordance with those guidelines, committee is constituted at different levels (depending on the amount/WDV of unusable/old assets to be sold off). Waste upto the extent of Rs. 50,000/- on each occasion is sold to any local buyer/vendor on limited quotation basis (normally not less than three) with the approval of the Competent Authority.



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?

HUDCO, being an NBFC, the extended Producer Responsibility (EPR) is not applicable to it.

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

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 (Y/N)	Results communicated in public domain (Y/N) If yes provide the web-link
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Life Cycle Assessment does not pertain to HUDCO with HUDCO being a Non-Banking Financial Company in the financial services business whose products comprise long term and medium term loans, short term loans beyond 01 year, debt refinancing, special term loans towards revolving bill payments under Central Govt. Power sector schemes like LPS, etc. to Government Sector Borrowing Agencies for implementation of their projects along the entire value chain of Infrastructure and Housing Sectors/Sub-Sectors. The details of products offered by HUDCO are available at its website – <https://hudco.org.in>.

The financial services products have been developed by HUDCO in line with the market dynamics and norms, borrower requirements, applicable regulatory / statutory guidelines, and provisions.

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 risk/ concern	Action taken
HUDCO is in the financial services sector and not in the manufacturing sector. Accordingly, the products and services offered by it do not envisage to offer any significant social or environmental concerns and/or risks arising from it. However, in consideration of its ESG policy and responsibility towards environmental protection, HUDCO is also financing the installation of Flue Gas Desulphurization equipment in thermal power plants in line with Govt. directives, installation of e-charging stations for e-buses, etc.		

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

Indicate input material	Recycled or re-used input material to total material	
	FY 2024-25	FY 2023-24
Not applicable as the nature of its services is lending		

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

Product category	FY 2024-25			FY 2023-24		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (Including packaging)	-	-	-	-	-	-
E-waste	-	-	2.40+ metric tons (approx.) across HUDCO	-	-	0.32 to 0.35 metric tons approx.
Hazardous waste	-	-	-	-	-	-
Other waste	-	-	8.901 metric tons (approximately)	-	-	-



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	

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	429	-	-	429	100	-	-	429	100	NIL	NIL
Female	190	-	-	190	100	190	100	-	-	NIL	NIL
Total	619	-	-	619	100	190	30.69	429	69.31	NIL	NIL
Other than Permanent Employees											
Male	171	94	55	1	0.58	-	-	-	-	NIL	NIL
Female	34	28	82.35	1	2.94	17	50	-	-	NIL	NIL
Total	205	122	59.51	2	0.97	17	8.30	-	-	NIL	NIL

HUDCO extends the facility of Benevolent Fund, EDLI, Social Security Scheme & GSLI to its employees. Further, the Company provides medical benefits (treatment and hospitalization) as per the extant medical policy.

b. Details of measures for the well-being of workers: Not Applicable

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

	2024-2025	2023-2024
Cost incurred on wellbeing measures as a % of total revenue of the company	0.11%	0.02%

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

Benefits	FY 2024-25			FY 2023-24		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	619 (100%)	Not Applicable	Y	621 (100%)	Not Applicable	Y
Gratuity	619 (100%)	Not Applicable	Y	621 (100%)	Not Applicable	Y
ESI	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Others	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable



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.**

HUDCO registered office and its various offices are accessible to differently abled employees and visitors, with elevators and ramps, wheelchair, as per the requirements of the Rights of Persons with Disabilities Act, 2016.

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

Yes, the Company has equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016 and the same is available on the website of the Company at :-

<https://www.hudco.org.in/Site/FormTemplate/frmTemp1PLargeTC1C.aspx?MnId=466&ParentID=311>

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%	Not Applicable	Not Applicable
Female	100%	100%	Not Applicable	Not Applicable

6. **Is there a mechanism available to receive and redress grievances for the following categories of employees and worker?**

Particulars	Yes/No	If yes, then give details of the mechanism (in brief)
Permanent Workers	Not Applicable	-
Other than Permanent Workers		
Permanent Employees	Yes	The grievance redressal mechanism ensures that employee concerns are addressed promptly, fairly, and transparently. An employee may submit a written grievance to the Nodal Officer, who acknowledges and forwards it to the concerned HoD/ Regional Head for resolution. If the matter remains unresolved, it is escalated to the Head (HR), and thereafter, if required, to the Grievance Redressal Committee, whose recommendations are placed before the CMD for final decision. Throughout the process, the employee is kept informed of the actions taken and the status of their grievance.
Other than Permanent Employees		

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

Category	FY 2024-25			FY 2023-24		
	Total employees/ workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	NIL					
Male						
Female						
Other						
Total Permanent Workers						
Male						
Female						
Other						



8. Details of training given to employees and workers:

Category	Financial year 2024-25					Financial year 2023-24				
	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	429	34	7.93	309	72.03	429	2	0.46	111	25.87
Female	190	26	13.69	130	68.42	192	99	51.56	50	26.04
Total	619	60	9.7	439	70.92	621	101	16.26	161	25.93
Workers- Not applicable										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

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

Category	Financial year 2024-25			Financial Year 2023-24		
	Total(A)	No.(B)	%(B/ A)	Total(D)	No.(E)	%(E / D)
Employees						
Male	429	429	100	429	429	100
Female	190	190	100	192	192	100
Total	619	619	100	621	621	100
Workers						
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-
Total	-	-	-	-	-	-

10. Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?

Yes, HUDCO has implemented systems and procedures aimed at ensuring a safe and healthy work environment for its employees. Although the financial services sector typically involves minimal physical occupational risk, HUDCO proactively adopts health and safety practices in line with applicable statutory norms.

The organization has installed and maintains safety infrastructure such as fire extinguishers, emergency exits, and first-aid kits, which are routinely inspected and replenished. Periodic awareness sessions and training programs on fire safety, evacuation protocols, and first-aid response are organized for employees. Regular drills are conducted to ensure preparedness in case of emergencies.

To promote employee well-being, HUDCO also facilitates annual health check-ups, conducts wellness programs, and provides access to consultations with healthcare professionals. In addition, a structured medical policy has been put in place covering both preventive and curative health requirements for employees and their dependents.



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

Given the office-based nature of operations in the finance sector, the probability of physical occupational hazards is inherently low. However, the entity remains vigilant and has adopted risk-assessment measures tailored to its workplace setup.

Routine assessments of fire safety, electrical systems, and emergency preparedness are undertaken. This includes scheduled inspections of critical infrastructure, maintenance logs for electrical and safety equipment, and immediate rectification of any issues identified. Non-routine risk assessments are initiated in response to specific events such as renovation work, installation of new systems, or temporary disruptions in infrastructure.

Regular mock drills and evacuation simulations are conducted to evaluate the effectiveness of existing protocols and reinforce employee readiness. These initiatives are reviewed and updated periodically to align with best practices and regulatory requirements.

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

Yes, HUDCO has established mechanism which enables for reporting of any potential workplace hazards in a timely and confidential manner. Awareness sessions are conducted to educate staff about their rights and responsibilities related to workplace safety.

d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Y/N)

Yes, employees are provided access to a range of non-occupational healthcare services as part of the organization's commitment to overall employee well-being. These include:

- Periodic general and specialist health check-ups
- Organization of wellness camps focusing on preventive care
- Sessions and awareness campaigns on chronic and lifestyle-related conditions such as cardiovascular health, diabetes, mental health, and stress management
- HUDCO medical scheme for employees and eligible dependents, which includes hospitalization, outpatient care, and preventive medical services.

The aim is to promote a holistic approach to health and wellness beyond the workplace, ensuring both preventive care and medical support are accessible to employees and their families.

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

Safety Incident/Number	Category	FY 2024-25	FY 2023-24
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	NIL	NIL
	Workers		
Total recordable work-related injuries	Employees		
	Workers		
No. of fatalities	Employees		
	Workers		
High consequence works related injury or ill-health (excluding fatalities)	Employees		
	Workers		

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

The Company has taken various measures to ensure safe and healthy work environment to its employees like Preventive Healthcare Camp, Health awareness talks/workshops, installation and periodic check of fire extinguishers, fire alarm system, smoke detector system, display of floorplans at crucial points, CCTV cameras, etc.



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

Type	Financial Year 2024-25			Financial Year 2023-24		
	Filed during the year	Pending resolution at the end of 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:

Type	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and Safety practices	No assessment has been done by statutory authorities or third parties.
Working Conditions	No assessment has been done by statutory authorities or third parties

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.

Not applicable.

LEADERSHIP INDICATORS

1. Does the entity extend any life insurance or any compensatory package in the event of death of:

Employees – The Company has obtained ‘HUDCO Employees Deposit Linked Insurance Policy’ to provide life assurance benefits to the employees in lieu of the benefits envisaged under the Employees Deposit Linked Insurance Scheme, 1976. Apart from the above, there is a Social Security Scheme and Benevolent Fund Scheme for providing financial assistance to the nominees of the deceased employees.

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 has statutory and internal audit systems and procedures to ensure that statutory dues have been deducted and deposited by the value chain partners (Vendors) in time who are responsible to comply with applicable laws and regulations as per contract with the Company.

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:

Particulars	Total no. of affected employees/ workers		No. of employees/ workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Employees	Not Applicable as being a finance company, HUDCO does not engage in hazardous /risky activities.			
Workers				

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)

The Company being a CPSE, follow guidelines issued by DPE/other Statutory Authorities with respect to retirement or termination of employees. The Company provides post-retirement medical facilities to its retired employees.



5. Details on assessment of value chain partners:

Particulars	% of value chain partners (by value of business done with such partners) that were assessed
Health and Safety practices	None
Working Conditions	None

The assessment is not being carried out but HUDCO facilitates and aims to provide best health, safety practices and working conditions to its value chain partners. The facilities being provided to the value chain partners is similar to the facility provided to the regular employees.

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.

Not Applicable.

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:

HUDCO acknowledges existence of all the stakeholders who are connected with the Company and those who hold vested interest, based on their impact, both financial and operational, on the business of the Company. HUDCO recognizes internal stakeholders as employees of the Company whereas external stakeholders include shareholders, Banks/financial institutions, State Government/ Agencies and Regulatory authorities including Reserve Bank of India, Ministry of Corporate Affairs, Securities and Exchange Board of India, Stock Exchanges etc. Value Chain Partners, i.e., vendors, suppliers, customers, etc.

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	Frequency of engagement	Purpose and scope of engagement including key topics and concerns raised during such engagement
Shareholders	No	Email/ SMS/ Website /Letters/ Newspaper/ Dissemination of information through Stock Exchange Mechanism etc.	Ongoing engagement	Quarterly Results, Investors presentation, Annual Report, Annual General Meeting, Media Releases, Website of Company, and Stock Exchanges, etc.
Bondholders	No	Email/ Website /Letters/ Dissemination of information through Stock Exchange Mechanism etc.	Need based	Allotment, Interest Payment, Redemption, IEPF Claims, Grievances, etc.
Government and Regulators	No	E-mails, one to one meeting physically or through telephonically, video conferencing/ conference calls	Need based	Seeking clarification/ guidance from various Government and Regulatory authorities.



Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (yes/no)	Channels of communication	Frequency of engagement	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	No	E-mails, one to one meeting physically or telephonically.	Ongoing	Assessment of customer needs, their requirements, resolution of their grievances.
Vendors/suppliers	No	E-mail, advertisement, website, letters, etc.	Need based	Procurement of goods/services through tendering/ GeM Portal process, redressal of their grievances.
Employees	No	Intra-net, e-mail, SMS, Notice Board, periodic Newsletter.	Ongoing	To inform the employees of the key developments within the organization, sharing company's progress both on operational and financial front, etc.,

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.**

Engagement with stakeholders is a continuous process. Such engagement is generally driven by the responsible business conduct and are also participated by senior officials based on the need of the engagement. HUDCO acknowledges its responsibility to ensure that interests of all stakeholders are taken into consideration while taking decisions. The shareholders being one of the key stakeholders of the company, during the Annual General Meeting raise various issues from the perspective of economic, environmental social scenario prevailing in the economy and give suggestions regarding performance of the company. This is one of the consultation processes between stakeholders and Board members.

- 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, HUDCO has in place ESG Policy, towards its commitment to positively impact the environment, customers, employees, and the community at large and be sustainable towards the environment and society. HUDCO strive to provide best in class customer experience to exceed the customers' expectations & competition. Feedback/inputs from internal and external stakeholders helps in enhancing satisfaction and strengthen their confidence in the Company.

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

HUDCO is registered on GeM (Government e Marketplace) and TReDs (Trade Receivables and Discounting System) portals of Government of India and promotes procurement from MSMEs, ST/SCs and women entrepreneurs and works for their upliftment. Further, HUDCO, through its CSR initiatives and activities endeavours for the benefit of different segments of the society, with focus on the marginalized, poor, needy, deprived, under-privileged and differently abled persons.

HUDCO recognizes the value of diverse workforce and therefore has in place Equal Opportunity Policy committed to provide equal opportunities to Persons with Disabilities in employment and creating an inclusive work place and work culture in which all employees are treated equally with respect and dignity.



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.**

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. of employees/workers covered (B)	% (B / A)	Total (C)	No. of employees/workers covered (D)	% (D / C)
Employees						
Permanent	NIL					
Other than permanent						
Total Employees						
Workers						
Permanent	Not Applicable					
Other than permanent						
Total Workers						

2. Detail of minimum wages paid to employees and workers.

Category	FY 2024-25					FY 2023-24				
	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										
Male	429	-	-	429	100	429	-	-	429	100
Female	190	-	-	190	100	192	-	-	192	100
Other than Permanent										
Male	171	-	-	171	100	-	-	-	-	-
Female	34	-	-	34	100	-	-	-	-	-
Workers: Not Applicable										
Permanent										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Other than Permanent										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-



3. Details of remuneration/salary/wages:

a. Median remuneration/wages:

(Amt. in Rs.)

Category	Male		Female	
	No.	Median remuneration/ salary/ wages of respective category	No.	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)				
-Executive Directors	3	81,24,434	0	-
-Non-Executive Directors*	2	-	0	-
Key Managerial Personnel (KMP) (other than BoD)	2	23,07,677	1	62,86,825
Employees other than BoD and KMP	423	21,71,316	190	22,38,377
Workers	0	-	0	-

* Pursuant to Government Order, Shri Kuldip Narayan ceased to be Part-time Official Director w.e.f. 27th September, 2024. Shri Solomon Arokiaraj, I.A.S., then Joint Secretary, Infrastructure Policy & Planning, Department of Economic Affairs, GoI was appointed as Part-time Official Director in place of Shri Kuldip Narayan on 29th October, 2024.

Further, Dr. Ravindra Kumar Ray, Dr. Siyaram Singh and Smt. Sabitha Bojan ceased to be Part-time Non-official (Independent) Director(s) with effect from 21st November, 2024 on completion of their term as per terms and conditions of their appointment.

- The above includes only permanent employees who have worked for the entire period of 12 months during the Financial Year 2024-25. Remuneration/Salary includes all the benefits and all perks paid during the year.
- Non-Executive (Independent) Directors have been paid remuneration by way of sitting fee only and Non-Executive (Government) Directors have not been paid any remuneration during the year.
- The Company has not given any stock option to its Directors/KMP/Employees during the years.

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

	2024-25	2023-24
Gross wages paid to females as % of total wages [#]	30.52%	30.14%

[#] Total wages include all the benefits and perks for all the regular employees up to Board level.

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 Head of Human Resources who is primarily responsible for the human resources function, oversees and address any issue pertaining to human rights impacts or issues caused or contributed to by the business.

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

The Company has zero tolerance for sexual harassment at workplace, prohibits all kind of child labour, slavery, bonded/ forced labour.

An Internal Complaint Committee to examine the cases related to sexual harassment is in place in HUDCO. This Committee is headed by a senior woman officer of the Company for redressal of complaints, if any, related to sexual harassment as per Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. Sexual harassment, in any form, is a misconduct under HUDCO (Conduct, Discipline and Appeal) Rules.

HUDCO has robust Public Grievance mechanism and machinery which caters to the grievances in emanating from various sources, i.e., Centralized Public Grievance Redress and Monitoring System (CPGRAMS), Grievance Registration & Information Database System (GRIDS) portal and by email/ post. The entire system has been digitized for timely submission and disposal of grievances.



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

Category	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	NIL	NIL	-	NIL	NIL	-
Discrimination at workplace	NIL	NIL	-	NIL	NIL	-
Child Labour	NIL	NIL	-	NIL	NIL	-
Forced / Involuntary Labour	NIL	NIL	-	NIL	NIL	-
Wages	NIL	NIL	-	NIL	NIL	-
Other human rights related is-sues	NIL	NIL	-	NIL	NIL	-

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

	FY 2024-25	FY 2023-24
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	NIL	NIL
Complaints on POSH as a % of female employees / workers	NIL	NIL
Complaints on POSH upheld	NIL	NIL

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

All stakeholders, internal as well as external irrespective of their position, caste, creed, gender, and religion, are given due respect and dignity.

Cases related to prevention of sexual harassment at workplace are treated with utmost sensitivity and confidentially in line with the guidelines of the Sexual Harassment of Women at Work Place (Prevention, Prohibition, and Redressal) Act, 2013. Vigilance Mechanism for employees and Directors provides for adequate safeguards against victimization of the persons who use such mechanism. Further, the Whistle Blower Policy is also in place to investigate the complaints for disclosure on allegation of corruption or misuse of office while keeping the identity of the complainant secret.

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

HUDCO, being a finance company, where most of the documents are executed with the lenders/ borrowers based on specific agreed terms and conditions and human rights requirements are not made part of these documents. The Company ensures that the agreement executed with service providers contains clause meeting human rights requirement like prohibition of all kind of child labour, slavery, bonded/forced labour, and payment of minimum wages, etc.

10. Assessments for the year:

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

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

Not applicable.



LEADERSHIP INDICATORS

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

Not applicable.

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

Nil.

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

HUDCO registered office and its various offices are accessible to differently abled employees and visitors, with elevators and ramps, wheelchair, as per the requirements of the Rights of Persons with Disabilities Act, 2016.

4. **Details on assessment of value chain partners:**

These parameters are not currently assessed, as these entities are being regulated under various laws/ Acts/ Rules/ Regulations. However, the Company expects that its value chain partners uphold the same values, beliefs, and business ethics as the Company.

	% of value chain partners (by value of business done with such partners) that were assessed
Child labour	Although formal assessment is not done, the terms and conditions of the agreement prohibit deployment of staff below the age of 21, compliant with all the statutory requirement, compliant with compensation, PF, ESIC, Bonus, payment of wages act etc.
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	
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.**

Not applicable.

PRINCIPLE 6: BUSINESSES SHOULD RESPECT AND MAKE EFFORTS TO PROTECT AND RESTORE THE ENVIRONMENT.

ESSENTIAL INDICATORS

1. **Details of total energy consumption (in Joules or multiples) and energy intensity.**

Parameter	FY 2024-25	FY 2023-24
From renewable sources		
Total electricity consumption (A)	3.2	-
Total fuel consumption (B)	NIL	-
Energy consumption through other sources (C)	NIL	-
Total energy consumed from renewable sources (A+B+C)	3.2	-
From non-renewable sources		
Total electricity consumption (D)	4789.6	-
Total fuel consumption (E)	483.5	-



Parameter	FY 2024-25	FY 2023-24
Energy consumption through other sources (F)	NIL	-
Total energy consumed from non-renewable sources (D+E+F)	5,273.1	-
Total energy consumed (A+B+C+D+E+F)	5,276.3	-
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations in Crore)	0.51	-
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations in Crore adjusted for PPP)	10.57	-
Energy intensity in terms of physical output	Not Applicable	-
Energy intensity (optional) – the relevant metric may be selected by the entity	Not Applicable	-

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

Yes, HUDCO has under taken reasonable assurance for BRSR Core parameters from M/s Mehta & Mehta

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

Not applicable.

3. Details of disclosures related to water.

Parameter	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)		
(i) Surface water	NIL	-
(ii) Groundwater	6,294	-
(iii) Third party water	33,805.44	-
(iv) Seawater / desalinated water	NIL	-
(v) Others	NIL	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	40,099.44	-
Total volume of water consumption (in kilolitres)	40,099.44	-
Water intensity per rupee of turnover (Total water consumption / Revenue from operations in Crore)	3.89	-
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations in Crore adjusted for PPP)	80.34	-
Water intensity in terms of physical output	Not Applicable	-
Water intensity (optional) – the relevant metric may be selected by the entity	Not Applicable	-

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, HUDCO has under taken reasonable assurance for BRSR Core parameters from M/s Mehta & Mehta



4. Provide the following details related to water discharged:

Parameter	FY 2024-25	FY 2023-24
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
- No treatment		
- With treatment – please specify level of treatment		
(ii) To Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) To Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		

HUDCO is a NBFC-IFC and water discharge is very minimal. However, HUDCO Corporate office has zero water discharge, as water is being supplied by India Habitat Centre, which has proper rain water harvesting system along with sewerage treatment plant (compact STP). The effluent is put to captive use to reduce the demand of fresh water for horticulture, cooling tower, cleaning etc.

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, HUDCO has under taken reasonable assurance for BRSR Core parameters from M/s Mehta & Mehta

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

HUDCO is a NBFC-IFC, water discharge is very minimal, however HUDCO Corporate office have zero water discharge, as water is being supplied by India Habitat Centre, which have proper rain water harvesting system along with sewerage treatment plant (compact STP). The effluent is put to captive use to reduce the demand of fresh water for horticulture, cooling tower, cleaning etc.

6. Details of air emissions (other than GHG emissions) by the Company.

Parameter	FY 2024-25	FY 2023-24
NOx	-	-
SOx	-	-
Particulate matter (PM)	-	-
Persistent organic pollutants (POP)	-	-
Volatile organic compounds (VOC)	-	-
Hazardous air pollutants (HAP)	-	-
Others – please specify	-	-

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



7. Details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) and its intensity.

Parameter	Unit	FY 2024-25		FY 2023-24
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	33.816		-
		tCO ₂	33.6	-
		CH ₄ - tCO ₂ e	0.0406	-
		N ₂ O-tCO ₂ e	0.176	-
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	952.6		-
		tCO ₂	952.6	-
Total Scope 1 and Scope 2 emissions per rupee of turnover (Total Scope1 and Scope 2 GHG emissions in MT/ Revenue from operations in Crore)	Metric tonnes of CO ₂ equivalent/ INR	0.096		-
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope1 and Scope 2 GHG emissions in MT/ Revenue from operations in Crore adjusted for PPP)	Metric tonnes of CO ₂ equivalent/ USD	1.976		-
Total Scope 1 and Scope 2 emission intensity in terms of physical output	-	Not Applicable		-
Total Scope 1 and Scope 2 emission intensity(optional) – the relevant metric may be selected by the entity	-	Not Applicable		-

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, HUDCO has under taken reasonable assurance for BRSR Core parameters from M/s Mehta & Mehta

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

Our Company is fully committed towards its responsibility for reduction of Green House Gas Emissions and has accordingly been supporting and providing financial assistance to Infrastructure Projects towards this. In the Financial Year 2024-2025, our Company has sanctioned credit facility amounting to Rs. 13555.931 Crore towards Infrastructure projects across various states in the Transport and Energy Sectors. The projects supported include EV-Charging stations for e-Buses, Power Generation and Upgradation in respect of Hydel, Solar and Pumped Storage Projects as well as installation of Flue Gas Desulphurisation System in Thermal Power Stations. All these projects would contribute towards reduction of Green House Gas emissions and are a testimony to the Company's commitment towards reducing green house gas emissions.

Further, our Company has also taken steps towards electronic mode of communication and reducing paper transactions by communicating with shareholders through electronic mode including sharing of Audited financial Statements, notices, circulars, etc., and shareholders are requested to notify/update their email addresses on regular basis. Further, the company has also implemented e-office file management system, to make HUDCO a paperless organization. All these actions are geared towards our commitment towards reducing green house gas emissions.



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

Parameter	FY 2024-25	FY 2023-24
Total Waste generated (in metric tonnes)		
Plastic waste (A)	The Company does not dispose any plastic waste	
E-waste (B)	2.40+ metric tons (approx.) across HUDCO	0.32 to 0.35 Metric tons (approx.)
Bio-medical waste (C)	The Company does not produce or dispose of any kind of Bio-medical waste, construction and demolition waste, Battery waste, radioactive waste, or other hazardous waste, hence, these are not applicable.	
Construction and demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)		
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition, i.e., by materials relevant to the sector)	8.901 metric tons	-
Total (A+B + C + D + E + F + G + H)	11.301 metric tons	0.32 to 0.35 Metric tons (approx.)
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	-	-
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	-	-
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste	Dry	Wet
(i) Recycled	-	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	-	-
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	NIL	NIL
(ii) Landfilling	HUDCO has hired Govt. authorized third party waste management vendor for all our office waste management as per Govt. guideline	
(iii) Other disposal operations		
Total		

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

Yes, HUDCO has under taken reasonable assurance for BRSR Core parameters from M/s Mehta & Mehta



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

HUDCO being a finance company does not produce toxic, hazardous waste, other than negligible amount of e-waste. However, it extends consultancy services of Municipal Solid Waste Management. Disposal of old, unserviceable and obsolete IT equipment's identified as e-waste is done through certified e-waste handlers.

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.

Sl. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with?	If no, the reasons thereof and corrective action taken, if any.
Not Applicable- None of our Offices is in/around ecological 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
HUDCO is a NBFC-IFC, finances infrastructure projects but does not own or execute/implement any projects. For all the project funded by HUDCO, the company requires the borrowers to submit environmental and social impact assessment (ESIA) as per applicable rules and regulations.					

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.

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
HUDCO complies with all applicable environmental regulations in respect of its offices and operations. The Company also covers environmental concerns in the due diligence of the projects it finances.				

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:

- Name of the area
- Nature of operations
- Water withdrawal, consumption, and discharge in the following format:

Parameter	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)	Not Applicable.	
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		



Parameter	FY 2024-25	FY 2023-24
Total volume of water withdrawal (in kilolitres)	Not Applicable.	Not Applicable.
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	Not Applicable.	Not Applicable.
-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.

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

Parameter	Unit	FY 2024-25	FY 2023-24
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	-	-
Total Scope 3 emissions per rupee of turn-over	-	-	-
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

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

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.

Not applicable as HUDCO does not have any significant direct and indirect impact on ecologically sensitive areas.



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	Reducing paper consumption	For minimising paper consumption, HUDCO uses e-office system in all its offices across the country, thus minimising the consumption of paper.	Significant reduction in paper usage across offices, leading to cost savings and lowers environmental impact.
2	Installations of LED Lights	HUDCO is taking various measures to reduce energy consumption, including the use of LED lights in offices across India and the utilisation of natural light through sufficient windows and ventilation. Action is also being taken to install rooftop solar panels in selected office buildings where HUDCO has exclusive rights over shadow-free roof areas.	Reduction in electricity consumption and operational costs, improvement in energy efficiency, and subsequent reduction in carbon emissions.
3	Procurement of e-Vehicle and Installation of CPCB IV standard DG sets	HUDCO is gradually taking up procurement of E-vehicles instead of diesel/petrol cars. The DG Sets purchased and used are CPCB IV compliant.	Reduction in fuel consumption and vehicular emissions.

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

HUDCO has a Business Continuity and Disaster Management Plan to ensure uninterrupted operations during crises. HUDCO have framed IT BCP Policy as per RBI Master Directions. Business Continuity Management Framework is resilient to business disruptions and capable of an effective response to varying levels of interruptions and outages. HUDCO is prepared for a crisis in complies with corporate policy and adheres to industry-preferred Business Continuity Management practices. HUDCO has its Disaster Recovery site on Ministry of Electronics and Information Technology empanelled cloud services at Tier III-certified Data Centre located in Mumbai. DR drills for critical information systems are being conducted on a half yearly basis and for other information systems, as per risk assessment. DR drill achieves RTO of about 60 minutes and near zero RPO for critical information systems.

Policies with respect to business continuity and disaster management plan can be accessed on the website of HUDCO at <https://www.hudco.org.in/writereaddata/information-cyber-security-policy.pdf> and <https://www.hudco.org.in/writereaddata/it-bcp-policy.pdf>

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

Not applicable.

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

HUDCO being a NBFC-IFC does not own or execute/implement projects. For renewable energy projects funded by HUDCO, the company requires its borrowers to get environmental and social impact assessment (ESIA) as per applicable rules and regulations.

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

- By the listed entity (HUDCO)
- By the top ten (in terms of value of purchases and sales, respectively) value chain partners

Not Assessed.

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.

HUDCO has membership of eight trade and industry chambers/ associations during the Financial Year 2024-25.



- 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	India Habitat Centre (IHC)	National
2	India International Centre (IIC)	National
3	Standing Conference of Public Enterprises (SCOPE)	National
4	National Real Estate Development Council (NAREDCO)	National
5	Institute of Company Secretaries of India (ICSI)	National
6	Siri Fort Sports Complex	National
7	Jodhpur Presidency Club Pvt Ltd.	National
8	PHD Chamber of Commerce and Industry (PHDCCI)	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
No adverse orders were passed from any regulatory authorities relating to anti-competitive activities. Hence, no corrective action was necessitated by the Company during the year under review.		

LEADERSHIP INDICATORS

1. Details of public policy positions advocated by the Company.

Sl. no.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board	Web Link,if available
	<p>Housing and Urban Development Corporation Ltd. (HUDCO) is a leading organization in the field of affordable housing and infrastructure development in India. It functions under the administrative control of the Ministry of Housing and Urban Affairs (MoHUA).</p> <p>Since its inception, HUDCO has played a key role in supporting various Government of India initiatives. The Ministry has consistently involved HUDCO in the implementation of numerous schemes by entrusting responsibilities such as desk and site scrutiny, monitoring, and channelizing government subsidies etc.</p> <p>Under the flagship programme Pradhan Mantri Awas Yojana (PMAY), HUDCO has been designated as one of the Nodal Agencies for channelizing Government of India subsidies under the "Interest Subsidy Scheme (ISS)" vertical. A Memorandum of Understanding (MoU) has been signed between HUDCO and MoHUA for this purpose. Additionally, under the "Beneficiary Led Construction (BLC)" and "Affordable Housing in Partnership (AHP)" components of PMAY, HUDCO serves as a technical agency for desk and site scrutiny of proposals.</p> <p>As a knowledge partner, HUDCO also provides capacity-building support to Urban Local Body (ULB) officials by guiding them in project formulation in accordance with Government of India guidelines. HUDCO offers financial assistance to implementing agencies to bridge funding gaps.</p> <p>In collaboration with MoHUA, HUDCO organized a national-level workshop on PMAY, which involve participation from senior state government officials, parastatal agencies, and others. The workshop emphasized the need for a structured approach to expanding the affordable housing ecosystem through both government and private sector participation.</p> <p>Furthermore, HUDCO is a member of the Technical Assessment Committee (TAC), responsible for evaluating applications for Performance Appraisal Certificates (PACs) for innovative construction technologies. This role supports the adoption of new technologies by developers and implementing agencies, who are eligible for additional central grants as per government guidelines.</p> <p>HUDCO has also played a pivotal role in the Deen Dayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM). This programme aims to provide access to self-employment, skill development, and support for street vendors. HUDCO has conducted numerous training programmes under DAY-NULM, benefitting a large number of participants.</p> <p>Overall, HUDCO continues to play a vital role in the successful implementation of various Government of India initiatives, particularly in the domains of housing, infrastructure, and urban development.</p>				



PRINCIPLE 8: BUSINESSES SHOULD PROMOTE INCLUSIVE GROWTH AND EQUITABLE DEVELOPMENT**ESSENTIAL INDICATORS**

1. **Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current Financial Year.**

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency	Results communicated in public domain	Relevant Web link
Not Applicable*					

* Impact assessment is required to be done for the projects having expenditure of Rs. 100.00 Lakh or more, after the expiry of at least one year post completion of the project. Since no CSR project approved in previous Financial Years having total expenditure of Rs. 100.00 Lakh or more have completed at least 1 year from the date of completion, therefore no Impact Assessment of any CSR project was done during Financial Year 2024-25.

2. **Information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your Company.**

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	Amounts paid to PAFs in the FY (In INR)
-	-	-	-	-	-	-

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

To address the Complaints/ grievances received from customers/consumers/public Company has in place Centralized Public Grievance Redressal Monitoring System (CPGRAMS) portal wherein the person can send their complaints by post, or email at grievance@hudco.org and the acknowledgement is being send and Redressal is ensured within the prescribed time.

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

Particulars	FY 2024-25	FY 2023-24
Directly sourced from MSMEs/small producers	63.55% (Rs. 15.36 Crore)	76.72% (Rs. 15.11 Crore)
Directly from within India	100%	100%

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 2024-25	FY 2023-24
Rural	-	-
Semi-urban	-	-
Urban	-	-
Metropolitan	100%	100%

(Place to be 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
Not applicable	



2. CSR projects undertaken by your Company in designated aspirational districts as identified by government bodies:

Sl. No.	State	Aspirational District	Amount (in Rs.)
1	Andhra Pradesh	Vishakapatnam	45,57,600
2	Andhra Pradesh	Alluri Sithram Raju	15,70,379
3	Andhra Pradesh	Parvathipuram Manyam	5,35,553
4	Himanchal Pradesh	Chamba	81,04,849
5	Chhattisgarh	Rajnandgaon	22,65,500
6	Assam	Darang	3,33,320
7	Assam	Barpeta	1,68,80,000
8	Maharashtra	Nandurbar	1,55,98,782
9	Gujarat	Dahod	14,85,450
10	Gujarat	Narmada	67,36,993
11	Madhya Pradesh	Narmadapuram	41,772
12	Madhya Pradesh	Visdisha	4,91,990
13	Madhya Pradesh	Raisen	4,73,038
14	Madhya Pradesh	Damoh	91,60,568
15	Karnataka	Yadgir	99,000
16	Tamil Nadu	Ramnathpuram	54,495
17	Tamil Nadu	Virudhnagar	54,495
18	Punjab	Moga	4,41,839
19	Punjab	Ferozpur	13,52,000
20	Telangana	Jayshankar - Bhupalpally	24,80,000
21	Kerala	Waynad	3,09,000
22	Manipur	Chandel	4,94,000
23	Mizoram	Mamit	5,02,200
24	Arunachal Pradesh	Namsai	2,47,000
25	Uttarakhand	Haridwar	2,14,275
26	Uttarakhand	Uddham Singh Nagar	3,57,125
27	Sikkim	Soreng	2,37,111
28	Sikkim	Gyalshing	2,37,111
29	Uttar Pradesh	Balrampur	5,05,614
30	Rajasthan	Jaisalmer	2,49,000
31	Odisha	Kalahandi	1,98,707
32	Jharkhand	Chatra	2,46,000
33	Jharkhand	Dumka	2,46,000
34	Jharkhand	Godda	2,46,000
35	Jharkhand	Gumla	2,46,000
36	Jharkhand	Latehar	2,46,000



Sl. No.	State	Aspirational District	Amount (in Rs.)
37	Jharkhand	Palamu	2,46,000
38	Jharkhand	Ramgarh	2,46,000
39	Jharkhand	Pakur	2,46,000
40	Jharkhand	Simdega	2,46,000
41	Jharkhand	Giridih	11,20,950
42	Jharkhand	Ranchi	60,16,905
43	Jharkhand	West Singhbhum	4,50,000
44	Tripura	Dhalai	9,94,403
45	Meghalaya	Ribhoi	2,97,582
46	Jammu & Kashmir	Baramulla	11,03,980
47	Jammu & Kashmir	Kupwara	3,89,640

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

Procurement is being made through MSME vendors, MSME SC/ST and MSME women entrepreneurs as mandated by DPE/Government guidelines.

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

MSME, SC/ST and Women Entrepreneurs

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

Sl. No.	Particulars	Amount (Rs. In Crore)	%
(i)	Procurement of good and services through MSME vendors	15.3616	63.55%
(ii)	Procurement of good and services through MSME SC/ST	1.0280	4.25%
(iii)	Procurement of good and services through MSME women entrepreneurs.	1.4653	6.06%

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
Not Applicable				

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 Project *	% of beneficiaries from vulnerable and marginalised groups#
1	Proposal for construction of Multipurpose community and wellness centre at phunal Maring, Khunou, kangpokpi District Manipur	2,500	100%



Sl. No.	CSR Project	No of Persons benefitted from CSR Project *	% of beneficiaries from vulnerable and marginalised groups#
2	Proposal for Support under Privileged children through Education support, medical care/ Medical support, nutrition support by "Manav Mandir Mission Trust (MMMT)" (NGO) for the Financial Year 2024-25 and 2025-26 under HUDCO CSR assistance of Rs. 49,06,100/-.	109	100%
3	Strengthening of Ambulance services by providing 6 nos. of ambulances to the Health Department, Zilla Parishad, Nan-durbar for Primary Health Centers in the tribal and difficult blocks- Dhadgaon and Akkalkuwa of Dist Nandurbar, an aspirational district of Maharashtra state, for CSR assistance of Rs. 90.00 Lakh to be procured by RO	2,500	100%
4	Proposal for Construction of Rest House for Patients and Shelterless at Likabali, Lower Siang District, Arunachal Pradesh by District Urban Development Agency (DUDA)	22,630	100%
5	Proposal for Distribution of Aids & Assistive Devices to Senior Citizens & Persons with Disabilities (Divyangjan) under HUDCO CSR initiative in 15 Districts of 7 States by Artificial Limbs Manufacturing Corporation of India (ALIMCO), (A Government of India Undertaking)	4,935	100%
6	Proposal for Distribution of Aids & Assistive Devices to Persons with Disabilities (Divyangjan) at five districts namely Nilgiris, Erode, Coimbatore, Chennai and Cuddalore by Artificial Limbs Manufacturing Corporation of India (ALIMCO), (A Government of India Undertaking)	600	100%
7	Proposal for Procurement and installation of work simulator by Swami Vivekananda National Institute of Rehabilitation Training and Research (SVNIRTAR) under HUDCO CSR assistance of Rs. 90.00 Lakh.	5,000	100%
8	Construction of Health Sub-Centre at Arapati Mayai Leikai, Imphal East by Planning & Development Authority (PDA), Manipur.	10,000	100%
9	Proposal for upgradation of Blind School at Morena by Indian Red Cross Society Morena, MP.	32	100%
10	Proposal for Procurement of four numbers of Garbage Trucks for SWM Awareness-Raising & Door-to-Door Waste Collection by Gangtok Municipal Corporation (GMC) in 19 wards of Gangtok City	1,00,000	100%
11	Proposal for Construction of Youth Development Centre at jaurakhurd, by Municipal Corporation Morena, MP.	54,000	-



Sl. No.	CSR Project	No of Persons benefitted from CSR Project *	% of beneficiaries from vulnerable and marginalised groups#
12	Procurement of Jetting cum suction machine for Swachh Bharat Mission by Municipal Council Mandsaur.	13,40,000	-
13	Proposal for Construction of Multi-purpose Community Hall at Osatti, Aasanur Village Panchayat, Thalavadhy Union, Erode District by District Rural Development Agency (DRDA).	1,500	-
14	Proposal for Construction of Toilets at 3 locations in Greater Chennai Corporation area Chennai, Tamil Nadu by Greater Chennai Corporation.	300	-
15	Proposal for Construction of Check Dams, Pipelines, Ground Level Reservoir and Over Head Tank in various locations at Bikkatty Town Panchayat in Nilgiris District by Bikkatty Town Panchayat under HUDCO CSR assistance.	5,864	-
16	Proposal for Construction of Public Amenity Building and Pilgrim Accommodation Block at Shri Kedarnath Dham, Rudraprayag, Uttarakhand by Shri Kedarnath Utthan Charitable Trust.	36,000	-
17	Proposal for procurement of Medical Equipment and infrastructural development at IPGMR, Kolkata by West Bengal State Health & Family Welfare Samity established by Health & Family Welfare Department, Govt. of West Bengal.	50,000	-
18	Proposal for Installation of Open GYM equipment's and Development of Children Park, in Jagannathan Park and Construction of Toilet unit (4 seated) for 8 Govt. Girls Schools in Barh Nagar Parishad Area, Barh District - Patna, Bihar by Barh Nagar Parishad.	4,900	-
19	Proposal for procurement of Medical Equipment for 9 Community Health Centers (Madugula, Bhimli, Chodavaram, Gopalapuram, Kotapadu, Kotauratla, Munchingput, Nakkapalli and Pendurthy) in erstwhile Vishakhapatnam under (Aspirational District), Andhra Pradesh by Connect to Andhra (earlier name SMART ANDHRA PRADESH FOUNDATION)	9,000	-
20	HUDCO CSR assistance for augmentation of public health by supplying safe drinking water by Connect to Andhra (earlier name SMART ANDHRA PRADESH FOUNDATION) in six villages of Machilipatnam Parliament Constituency i.e Kamalapuram, Polavaram, Akulamannadu, Endapalli, Matlam and Lakshmipuram of Machilipatnam, Krishna, Andhra Pradesh	29,657	-



Sl. No.	CSR Project	No of Persons benefitted from CSR Project *	% of beneficiaries from vulnerable and marginalised groups#
21	Proposal for Renovation and Development of Children Park at Chinta Mani Chak, Ward no. 22, Mokama District, Patna, Bihar by Nagar Parishad, Mokama, Bihar under HUDCO CSR assistance.	2,500	-
22	Proposal for 'Procurement of 2 High end OT tables for Dr. RML Hospital, New Delhi' by 'Dr. Ram Manohar Lohia Hospital'.	7,000	-
23	Proposal for Construction of an Auditorium at Adarsh College, Rajdhanwar, by Zila Parishad, Giridih, Jharkhand	1,000	-
24	Proposal for Enhancement of High Dose rate (HDR) real-time prostate brachytherapy system at Regional Cancer Centre, Thiruvananthapuram by Regional Cancer Centre, Thiruvananthapuram	16,000	-
25	Proposal for Clinical research platform for Infectious disease and neglected rare diseases - Setting up biobank/bio-repository as part of a large scale translational health research using genomics and advanced cell biology by Tata Institute of Fundamental Research in its Bangalore Campus i.e National Centre for Biological Studies (NCBS) –	Researcher and students engaged in high quality health research as well as general public will be benefitted in long term.	-
26	Proposal for Purchase of 4 Nos of Advanced Cardiac Life Support (ALS) Ambulances to provide emergency care for the victims of road accidents in Goa by Directorate of Health Services, Government of Goa through Goa Corporate Social Responsibility Authority	3,000	-
27	Proposal for Construction of two Class room at Janta Inter College, Adalikhil, Block Nainidanda, Distt. Pauri Garhwal, Uttarakhand by Zila Panchayat, Distt. Pauri Garhwal, Uttarakhand	500	-
28	Proposal for Purchase of One (no.) Advanced Life Support (ALS) Ambulance to provide emergency care for OPD / IPD patients visiting hospital for Rabindranath Tagore Ayur Vigyan College and Joint Hospital Association, Udaipur Rajasthan through Rajasthan Medicare Relief Society, Maharana Bhupal Govt. Hospital.	1,000	-
29	Procurement of 03 Nos. Advances Life Support (ALS) Ambulances by BSF CSR Fund Frontier HQ, BSF Jammu	3,000	-
30	Proposal for Providing 1(One) Cardiac Ambulance with Advanced Life Support system and 35 (Thirty-Five) Emergency Stretchers with Hydraulic support in Neurosurgery Department of RIMS Ranchi, Jharkhand by HUDCO Regional Office Ranchi	8,000	-



Sl. No.	CSR Project	No of Persons benefitted from CSR Project *	% of beneficiaries from vulnerable and marginalised groups#
31	Proposal for 'Procurement of Machinery & Equipment for newly constructed 200 bedded Hospital and furniture for Boys Hostel, Girls Hostel & Nursing Hostel for Pt. Jawaharlal Nehru Govt Medical College Chamba at Sarol, District Chamba (HP), By HUDCO Regional Office, Chandigarh	5,000	-
32	Proposal for 'Procurement of Ultraportable Handheld X-Ray with CAD/ Artificial Intelligence software for District Tuberculosis Centre, O/o CMO Chamba, Chamba Distt. (Aspirational District), HP by HUDCO Regional Office, Chandigarh	5,000	-
33	Proposal for celebration of International Yoga Day on 21 st June 2024 as part of HUDCO CSR initiative to be undertaken by HUDCO itself through its regional offices	4,412	-
34	Proposal for Installation of drinking water coolers along with 3 stage UV filtration (preferably inbuilt), in Govt. Schools, Govt. Hospitals, and Railway stations to be implemented by HUDCO itself through its Regional Offices.	1,55,240	-
35	Proposal for 'CAR T-Cell Therapy for 9 or more Cancer patients by Tata Memorial Centre, (TMC) Mumbai, Maharashtra by Tata Memorial Hospital Mumbai.	9	-
36	Proposal for Procurement of Medical Equipment for Hospital of Ahmedabad Municipal Corporation (AMC) through AMC Medical Education Trust, Gujarat	8,000	-
37	Proposal for Installation of Solar Street lights along Elappara-Bonami-Kavakkulam Street at 50 Locations", Elappara, Idukki District, Kerala by ANERT (Agency for New and Renewable Energy Research and Technology), Department of Power, Govt. of Kerala	100	-
38	Proposal for Improving Nutrition & Health of the Government School Children through Giftmilk Programme in Chhattisgarh by NDDDB Foundation for Nutrition.	8,000	-
39	Proposal for Procurement of Medical Equipment's- 4K Laparoscopic Set for the Department of Urology and Laser for Retina Surgery for the Department of Ophthalmology of Gauhati Medical College and Hospital, Gauhati, Assam by Hospital Management Society, Gauhati Medical College, and Hospital.	5,475	-
40	Proposal for Purchase of 4 school buses for Akal Academies two each in Chunni Kalan Distt Fatehgarh Sahib & Dakra Sahib Distt Panchkula by The Kalgidhar Society	120	-



Sl. No.	CSR Project	No of Persons benefitted from CSR Project *	% of beneficiaries from vulnerable and marginalised groups#
41	Proposal for purchase of Kitchen equipment by Akshaya Patra Foundation, for its Centralized Kitchens at Kandi- Sangareddy District & Narsingi-Ranga Reddy District and 3 Electrical Food Distribution Vehicles to carry meals from its Centralized Kitchens to various Government & Government aided Schools in Rangareddy, Vikarabad, Sangareddy & Medak districts of Telangana State.	8,000	-
42	Activities proposed to be taken up under Swachhata Hi Seva initiative 2024.	6,162	-
43	Proposal for Procurement and installation of medical equipment Heart – Lung Machine Cardiopulmonary bypass machine to All India Institute of Medical Sciences (AIIMS), Mangalagiri, Andhra Pradesh by AIIMS, Mangalagiri, Andhra Pradesh	500	-
44	Proposal for Providing Furniture & Fixtures (Chair, Table/Desk, Bench, Black Board, ceiling Fan, solar/ LED lights, open gym equipment's etc) in Govt. and Govt. aided Schools to be implemented by HUDCO itself through its Regional Offices with HUDCO CSR assistance of Rs. 615.00 lakh.	25,654	-
45	Proposal for procurement of Ten e-vehicles (8-seater) with Lithium Battery under the Green Mobility initiative of AIIMS Jammu Campus.	1,600	-
46	Proposal for purchase of Kitchen equipment's and Support towards feeding nutri-tional meal for visitors in Kumbh Mela, 2025, Prayagraj, Uttar Pradesh State under HUDCO's CSR and further use of equipment's in mid-day meals activities/programme	1,30,000	-
47	Proposal for Solar Installation and Green Crematorium Setup at Garhi Harsaru, Gopalpur Village, Manesar, Gurugram District, Haryana by Friendicoes SECA under HUDCO-CSR assistance of Rs. 1,23,65,820/-	6,000	-
48	Implementation of TB elimination campaign under Pradhan Mantri TB Mukta Bharat Abhiyan (PMTBMBA) as a CSR initiative to be implemented by HUDCO itself through its PR, Administration wing, and regional offices, via awareness, procurement of screening tools, and by holding Ni-Kshay shivirs, for CSR assistance of Rs. 585.00 Lakh.	86,400 (Additionally listeners of popular radio and TV programs were awared about TB elimination)	-
49	Proposal for HUDCO-CSR assistance of Rs. 1.99 Crore towards the Purchase of medical equipment for Fakhruddin Ali Ahmed Medical College & Hospital (FAAMCH), Barpeta, Assam by Society for Medical Education, Barpeta, Assam.	A population of 15 Lakhs will be benefitted in long term.	-



Sl. No.	CSR Project	No of Persons benefitted from CSR Project *	% of beneficiaries from vulnerable and marginalised groups#
50	Procurement of Component Equipment for Blood Bank in Petlad Town, Anand District and Rescue Van for the Disaster Management Unit of IRCS's Gujarat State Branch, for CSR assistance of Rs., 80,65,783/- by Indian Red Cross Society for Gujarat State Branch (IRCS)	The project will contribute in disaster pre-paredness and rescue effort in case of natural calamity/ disaster (beneficiaries include general public and disaster rescue professional)	-
51	Proposal for Bharat rang Mahotsav folk and traditional theatre segment by National School of Drama (an autonomous institution under Ministry of Culture Government of India) with HUDCO CSR assistance of Rs.59,86,436/-.	212	-
52	Proposal for sanction of additional CSR Assistance of Rs. 22.40 lakh i.e (Rs. 16,35,660/- towards additional amount of sanction plus use of interest of Rs.6,04,340/. earned on CSR funds maintained in the separate bank account) in addition to Rs. 430 lakh approved during Financial Year 2023-24 for 'Procurement of 2 High end OT tables for Dr. RML Hospital, New Delhi'	7,000	-

* The given data is based on estimate figures and data from various sources including Census Data and detailed project reports provided by the Applicant Agency.

Majority of the CSR proposals are implemented through Govt. agencies for the improvement and enhancement of infrastructure and service delivery in Government Institutions like Hospitals, Schools, Youth centres, Recreation facilities, etc. which impacts a large section of society including the underprivileged and marginalised sections in significant numbers hence the percentage of beneficiaries from vulnerable and marginalised sections may not be quantifiable in many cases.

PRINCIPLE 9: BUSINESSES SHOULD ENGAGE WITH AND PROVIDE VALUE TO THEIR CONSUMERS IN A RESPONSIBLE MANNER.

ESSENTIAL INDICATORS

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

The Company has a Grievance Redressal Mechanism in place. To address the Complaints/ grievances received from customers/consumers/public Company has in place Centralized Public Grievance Redressal Monitoring System (CPGRAMS) portal wherein the person can send their complaints by post, or email at grievance@hudco.org and the acknowledgement is being send and Redressal is ensured within the prescribed time.

Further, being an NBFC, the Company has also adopted the Fair Practice Code in line with the RBI Regulations. The Fair Practice Code of HUDCO can be accessed at <https://hudco.org.in/writereaddata/fpc.pdf>.

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

Particulars	As a percentage to total turnover
Environmental and social parameters relevant to the product	Not Applicable
Safe and responsible usage	100%
Recycling and/or safe disposal	Not Applicable



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

Particulars	FY 2024-25		Remarks	FY 2023-24		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy		NIL			NIL	
Advertising		NIL			NIL	
Cyber-security		NIL			NIL	
Delivery of essential services		-			-	
Restrictive Trade Practices		-			-	
Unfair Trade Practices		-			-	
Other-customers/ Consumers	0	0	-	8	0	-

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

	Number	Reasons for recall
Voluntary recalls	0	Not applicable as the Company is engaged in financing projects and not in manufacturing sector.
Forced recalls	0	

5. Does the Company 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, HUDCO have Information & Cyber Security Policy. The Policy provides structure and direction for protecting information systems and any other available forms of information from a wide range of threats including cyber-attacks in order to ensure safeguard information assets, minimize damage and business continuity. Information & Cyber Security Policy can be accessed on the website of the HUDCO at <https://www.hudco.org.in/writereaddata/information-cyber-security-policy.pdf>.

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.

Not applicable.

7. Provide the following information relating to data breaches:

- Number of instances of data breaches- Nil
- Percentage of data breaches involving personally identifiable information of customers-Nil
- Impact, if any, of the data breaches- Nil

LEADERSHIP INDICATORS

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

The products and services of the Company including applicable interest rates and related information are available on the website of the Company – <https://hudco.org.in>. HUDCO provides financial services in the entire gamut of value chain for the infrastructure and housing sectors/ sub-sectors with focus on urban development. The Borrowers of the Company's products are the State Govt. Institutions, Departments, parastatal agencies, etc.

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

HUDCO is having a pan India presence with 21 Regional Offices and 11 Development Offices, apart from the Corporate/ Head Office at Delhi and the HSMI Institute at New Delhi. The Consumers / Clients can access the information related to HUDCO products from these Offices as well as the website of the Company.



Consumer awareness and information is provided through the Company's website – <https://hudco.org.in>. Further, the information regarding safe and responsible usage of the products and services are also updated on the Company website from time to time, and also provided through emails, telephonically, personal meetings/ interactions by Head Office/ Regional Office/ Development Office officials with the Borrowing Agencies and other clients.

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

Consumers are informed of any risk of disruption/ discontinuation of services through the website of the company, email and/or telephonically by the Head/Regional/Development Offices.

4. Does the Company 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 Company carry out any survey with regard to consumer satisfaction relating to the major products / services of the Company, significant locations of operation of the Company or the Company as a whole? (Yes/No).

Being an NBFC, the Company provides all disclosures under the prescribed regulations to its borrowers, clients and investors through its website – <https://hudco.org.in>.

The Company also follows transparency with the borrowers, clients, investors in matters related to application of loan and its processing, sanction, disbursement, post-disbursement activities, grievance redressal etc. as per its Fair Practice Code available at <https://hudco.org.in/writereaddata/fpc.pdf>. The Company has a mechanism of sending feedback form to borrowers and same obtained from them for evaluation and improvement.

For and on behalf of the Board of Directors

Sd/-

Sanjay Kulshrestha

Chairman & Managing Director

(DIN: 06428038)

Place : New Delhi

Date : 22nd August, 2025



INDEPENDENT PRACTITIONER'S REASONABLE ASSURANCE REPORT ON IDENTIFIED SUSTAINABILITY INFORMATION IN BRSR OF HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED

To the Board of Directors of Housing and Urban Development Corporation Limited,

We have undertaken to perform a reasonable assurance engagement for Housing and Urban Development Corporation Limited (the "Company") in respect of the agreed Sustainability Information listed below (the "Identified Sustainability Information") by the criteria stated below. This sustainability information is included in the company's BRSR for the year ended March 2025.

Identified Sustainability Information

The Identified Sustainability Information for the year ended 31st March 2025 is summarized below:

Identified Sustainability Information (ISI) Subject to assurance	Period Subject to assurance	Level of Assurance	Reporting criteria
BRSR Core (Refer to Annexure 1)	From 1 st April 2024 to 31 st March 2025	Reasonable assurance	<ul style="list-style-type: none"> Regulation 34(2)(f) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 Guidance note for BRSR format issued by SEBI Greenhouse Gas (GHG) Protocol (A Corporate Accounting and Reporting Standard) (Revised)

Our reasonable assurance engagement was with respect to the year ended March 2025 information only unless otherwise stated. We have not performed any procedures with respect to earlier periods or any other elements included in the BRSR and, therefore, do not express any conclusion thereon. This engagement was conducted by an assurance practitioner.

For the purposes of the remainder of our assurance report:

- 'Information subject to Reasonable Assurance' refers to the Identified Sustainability Information identified above that was subject to reasonable assurance.
- 'Assured Sustainability Information' refers to all Identified Sustainability Information (ISI) subject to assurance (reasonable assurance); and
- 'Applicable Criteria' refers to the reporting criteria relevant to the information subject to assurance as identified above.

Criteria: The criteria used by the company to prepare the Identified Sustainability Information is summarized in **ANNEXURE 1:**

Intended use or purpose

The Identified Sustainability Information (ISI) and our reasonable assurance report are intended for users who have reasonable knowledge of the BRSR attributes, the reporting criteria and ISI and who have read the information in the ISI with reasonable diligence and understand that the ISI is prepared and assured at appropriate levels of materiality.

Responsibilities for the Assured Sustainability Information

The management of the Company are responsible for:

- designing, implementing and maintaining internal control relevant to the preparation of the Assured Sustainability Information that is free from material misstatement, whether due to fraud or error;
- selecting or developing suitable criteria for preparing the Assured Sustainability Information and appropriately referring to or describing the criteria; and
- preparing the Assured Sustainability Information in accordance with the Applicable Criteria.

Those charged with governance are responsible for overseeing the reporting process for the Company's Assured Sustainability Information.

Exclusions

Our assurance scope excludes the following, and therefore we do not express a conclusion on the same:

- Operations of the Company other than those mentioned in the "Scope of Assurance"
- Aspects of the BRSR and the data/information (qualitative or quantitative) other than the Identified Sustainability Information.



- Data and information outside the defined reporting period
- The statements that describe expression of opinion, belief, aspiration, expectation, aim, or future intentions provided by the Company.
- Any other information included in the Company's Annual Report that is not covered under our reasonable assurance on BRSR Core attributes conclusion on the select BRSR attributes.

Inherent Limitations

The preparation of the BRSR information requires the management to establish or interpret the criteria, make determinations about the relevancy of the information to be included, and make estimates and assumptions that affect the reported information.

Measurement of certain amounts and BRSR metrics, some of which are estimates, is subject to substantial inherent measurement uncertainty, for example, GHG emissions, water footprint, and energy footprint. Obtaining sufficient appropriate evidence to support our opinion/conclusion does not reduce the uncertainty in the amount and metrics.

Our Responsibility

Our responsibility is to express a reasonable assurance conclusion on the Identified Sustainability Information based on the procedures we have performed and evidence we have obtained.

We conducted our engagement in accordance with the Standard on Sustainability Assurance Engagements (SSAE) 3000, "Assurance Engagements on Sustainability Information," issued by the Sustainability Reporting Standards Board of the Institute of Chartered Accountants of India. This standard requires that we plan and perform our engagement to obtain reasonable assurance about whether the Identified Sustainability Information is prepared, in all material respects, in accordance with the Reporting Criteria. A reasonable assurance engagement involves assessing the risks of material misstatement of the Identified Sustainability Information, whether due to fraud or error and responding to the assessed risks as necessary in the circumstances.

The procedures we performed were based on our professional judgment and included inquiries, observation of processes performed, inspection of documents, evaluating the appropriateness of quantification methods and reporting policies, analytical procedures, and agreeing or reconciling with underlying records.

Summary of the work we performed as the basis for our opinion/conclusion

We exercised professional judgement and maintained professional and skepticism throughout the engagement. We designed and performed our procedures to obtain evidence that is sufficient and appropriate to provide a basis for our reasonable assurance opinion.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our reasonable assurance opinion.

Reasonable Assurance Opinion

In our opinion, the Housing and Urban Development Corporation Limited's Identified Sustainability Information in the Business Responsibility and Sustainability Reporting for the period 1st April, 2024 to 31st March, 2025, subject to reasonable assurance, is prepared, in all material respects, in accordance with Regulation 34(2)(f) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The nature, timing, and extent of the procedures selected depended on our judgement, including an assessment of the risks of material misstatement of the information subject to reasonable assurance, whether due to fraud or error. We identified and assessed the risks of material misstatement through understanding the information subject to reasonable assurance and the engagement circumstances. We also obtained an understanding of the internal control relevant to the information subject to reasonable assurance in order to design procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal controls. In carrying out our engagement, we:

- Assessed the suitability of the criteria used by the entity in preparing the reasonable assurance information;
- Evaluated the appropriateness of reporting policies, quantification methods, and models used in the preparation of the information subject to reasonable assurance and the reasonableness of estimates made by the entity;
- Evaluated the overall presentation of the information subject to reasonable assurance;
- Made inquiries of relevant staff at the corporate office responsible for the preparation of the information subject to reasonable assurance;
- Applied analytical procedures, as appropriate.

Our opinion is formed on the basis of our assessment of the criteria, policies, methods, and models used by the entity, as well as our evaluation of the overall presentation and our reliance on external information where applicable.



Further, our opinion is limitedly assured for disclosure given in BRSR for Energy Footprint, Water footprint Greenhouse gas (GHG) footprint and Embracing circularity - details related to waste management (Principle 6, Question 1, 3,4, 7 & 9 of Essential Indicators). The Company has provided the relevant disclosures for HUDCO Head Office, HSMI, it's 21 Regional offices. We have been informed that the data for 11 Development Offices is not taken into account being negligible considering the size and scale of the operations and continuity of these offices is under review.

Restriction on Use

Our Reasonable Assurance report has been prepared and addressed to the Board of Directors of Housing and Urban Development Corporation Limited solely to assist in reporting on the company's sustainability performance and activities. Accordingly, we accept no liability to anyone other than the company. Our Deliverables should not be used for any other purpose or by any person other than the addressees of our Deliverables. The firm neither accepts nor assumes any duty or liability for any other purpose or to any other party to whom our Deliverables are shown or into whose hands it may come without our prior consent in writing.

Report on Other Legal and Regulatory Requirements

As an assurance provider, we have conducted our engagement in accordance with the applicable legal and regulatory requirements relevant to Business Responsibility and Sustainability Reporting (BRSR) as mandated by SEBI and the Companies Act, 2013. Our assurance engagement underscores our commitment to providing a reliable and comprehensive evaluation of the company's adherence to these legal and regulatory requirements.

For **Mehta & Mehta**
Company Secretaries
(ICSI Unique Code P1996MH007500)

Sd/-
(CS Atul Mehta)
Partner

FCS No. F5782
C.P No. 2486

UDIN: F005782G000964872

Place of Signature: Mumbai
Date: 08-08-2025



Annexure-1

The criteria used by the company to prepare the Identified Sustainability Information is summarized below:

Attribute	Parameter	Measurement
Greenhouse gas (GHG) footprint	Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	GHG (CO ₂ e) Emission in MT Direct emissions from an organization's owned- or controlled sources
	Total Scope 2 emissions (Break-up of the GHG (CO ₂ e) into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	GHG (CO ₂ e) Emission in MT Indirect emissions from the generation of energy that is purchased from a utility provider
	GHG Emission Intensity (Scope 1 +2)	Total Scope 1 and Scope 2 emissions (MT) / Total Revenue
Water footprint	Total water consumption	Kiloliter
	Water consumption intensity	Kiloliter
	Water Discharge by destination and levels of Treatment	Kiloliter
Energy footprint	Total energy consumed	In Joules or multiples
	% of energy consumed from renewable sources	In % terms
	Energy intensity	Joules or multiples / Rupee adjusted for PPP Joules or multiples / Product or Service
Embracing circularity - details related to waste management by the entity	Plastic waste (A) E-waste (B) Bio-medical waste (C) Construction and demolition waste (D) Battery waste (E) Radioactive waste (F) Other Hazardous waste. Please specify, if any. (G) Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e., by materials relevant to the sector) Total waste generated (A+B + C + D + E + F + G + H) Waste intensity Each category of waste generated, total waste recovered through recycling, re-using or other recovery operations For each category of waste generated, total waste disposed by nature of disposal method	Kg / MT



Attribute	Parameter	Measurement
Enhancing Employee Wellbeing and Safety	Spending on measures towards well-being of employees and workers – cost incurred as a % of total revenue of the company	In % terms
	Details of safety related incidents for employees and workers (including contract-workforce e.g. workers in the company's construction sites)	Number of Permanent Disabilities
		Lost Time Injury Frequency Rate (LTIFR) (per one million person-hours worked)
		No. of fatalities
Enabling Gender Diversity in Business	Gross wages paid to females as % of wages paid	In % terms
	Complaints on POSH	<ul style="list-style-type: none"> Total Complaints on Sexual Harassment (POSH) reported Complaints on POSH as a % of female employees/workers Complaints on POSH upheld
Enabling Inclusive Development	Input material sourced from following sources as % of total purchases- Directly sourced from MSMEs/ small producers and from within India	In % terms – As % of total purchases by value
	Job creation in smaller towns – Wages paid to persons employed in smaller towns (permanent or non-permanent /on contract) as % of total wage cost	In % terms – As % of total wage cost
Fairness in Engaging Customers and Suppliers	Instances involving loss / breach of data of customers as a percentage of total data breaches or cyber security events	In % terms
	Number of days of accounts payable	(Accounts payable *365) / Cost of goods/services procured
Open-ness of business	Concentration of purchases & sales done with trading houses, dealers, and related parties	<ul style="list-style-type: none"> Purchases from trading houses as % of total purchases Number of trading houses where purchases are made from Purchases from top 10 trading houses as % of total purchases from trading houses
		<ul style="list-style-type: none"> Sales to dealers / distributors as % of total sales Number of dealers / distributors to whom sales are made Sales to top 10 dealers / distributors as % of total sales to dealers / distributors
	Loans and advances & investments with related parties	Share of RPTs (as respective %age) in - <ul style="list-style-type: none"> Purchases Sales Loans & advances Investments

