

July 03, 2025

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 544044	To, National Stock Exchange of India Limited, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051 NSE Symbol: INDIASHLTR
ISIN: INE922K01024 INE922K07104	ISIN: INE922K01024

Sub: Business Responsibility and Sustainability Reporting (BRSR) for Financial Year 2024-2025

Pursuant to Regulation 34 of SEBI (Listing Obligations Disclosure Requirements) Regulations, 2015, we are submitting herewith the Business Responsibility and Sustainability Report for the Financial Year 2024-25.

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

Kindly take the same on your records.

For India Shelter Finance Corporation Limited

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

Annexure 5

Business Responsibility and Sustainability Report



India Shelter is pleased to present its Business Responsibility and Sustainability Report (BRSR) for the financial year ending March 31, 2025. This report highlights our dedication to ethical business conduct and sustainable growth. At India Shelter, we believe our responsibilities go beyond providing housing finance — they extend to supporting the well-being of our customers, communities, and the environment.

This report reflects India Shelter's unwavering commitment to ethical, environmental, and social responsibility. We recognize the significant influence financial institutions can have on society, and we are dedicated to ensuring that our impact is both meaningful and positive.

Designed to ensure transparency and accountability, this report presents our key initiatives and accomplishments across multiple pillars of corporate responsibility and sustainability.

At India Shelter, we aim to deliver long-term value through innovative, customer-centric solutions while fostering an inclusive and sustainable ecosystem. We are committed to being a dependable partner for our stakeholders — connecting communities, advancing environmental stewardship through innovation, and contributing to economic development.

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1. Corporate Identity Number (CIN) of the listed entity	➤ L65922HR1998PLC042782
2. Name of the listed entity	➤ India Shelter Finance Corporation Limited
3. Year of incorporation	➤ 1998
4. Registered office address	➤ 6th Floor, Plot No. 15, Sector 44, Institutional Area, Gurugram – 122 002, Haryana, India
5. Corporate address	➤ 3rd Floor, Upper Ground Floor and Lower Ground Floor, Plot No. 15, Institutional Area, Sector 44, Gurugram – 122 002, Haryana, India
6. Email	➤ secretarial@indiashelter.in
7. Telephone	➤ 0124-4131800
8. Website	➤ https://www.indiashelter.in/
9. Financial year for which reporting is being done	➤ 2024-25
10. Name of the Stock Exchange(s) where shares are listed	➤ BSE Ltd. (BSE) and National Stock Exchange Ltd. (NSE)
11. Paid-up capital	➤ 539476435
12. Name and contact details (telephone, Email address) of the person who may be contacted in case of any queries on the BRSR report	➤ Name: Ms. Mukti Chaplot Designation: Company Secretary Email: secretarial@indiashelter.in
13. Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together)	➤ The disclosures under this report are made on a consolidated basis, unless otherwise specified.
14. Name of assessment or assurance provider	➤ Not Applicable*
15. Type of assessment of assurance obtained	➤ Not Applicable*

*In pursuance of SEBI Circular No.: SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 r.w. SEBI LODR (Third Amendment) Regulations, 2024, dated 17 May, 2024 and its Press Release - PR 36/2024 dated 18 December, 2024, it is not mandatory for the Company to undertake reasonable assurance of the BRSR Core for the 2024-25.

II. Products/services

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

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

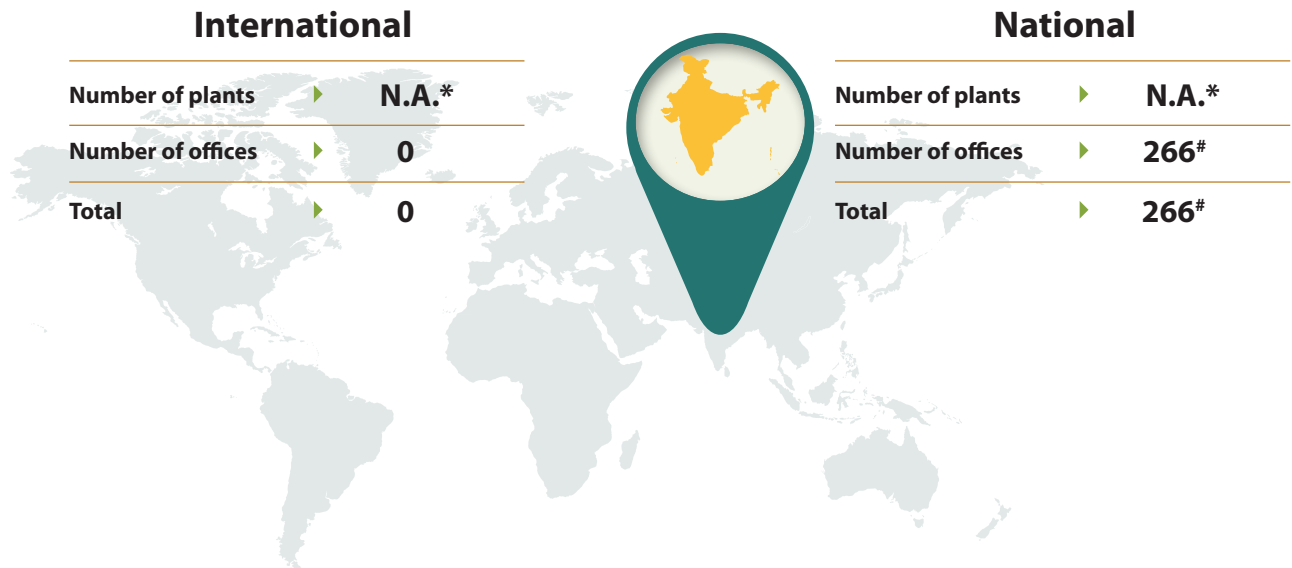
17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

Product/service	NIC Code	% of total turnover contributed
Home Loans and Loan against Property	64910	100%

III. Operations

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

International			National		
Number of plants	▶	N.A.*	Number of plants	▶	N.A.*
Number of offices	▶	0	Number of offices	▶	266#
Total	▶	0	Total	▶	266#



*The Company operates as a Non-Banking Financial Company (NBFC) specialising in Housing Finance (NBFC-HFC) and, as such, does not engage in any manufacturing operations.

Excluding Registered and Corporate Office

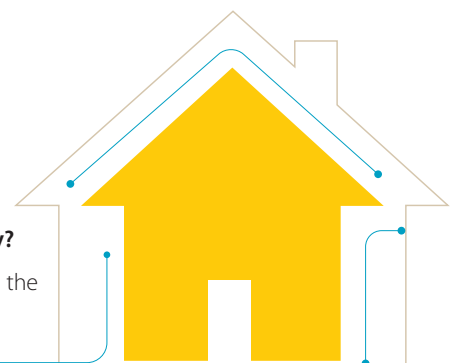
19. Markets served by the entity:

a. Number of locations

National (No. of States)	International (No. of Countries)
15	0

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

India Shelter Finance Corporation Limited does not export any products/services. Thus, the question is not applicable.



**c. A brief on types of customers**

The Company's primary focus is on providing affordable home loans and loans against property to low- and middle-income individuals, particularly first-time homebuyers, in Tier 2 and Tier 3 cities and towns in India. By serving these underserved markets, the Company aims to promote financial inclusion, support the government's 'Housing for All' vision, and make a positive impact on the lives of its customers

Category	% of AUM in 2024-25
Self-employed	75%
Salaried	25%

Category	% of AUM in 2024-25
EWS	20%
LIG	52%
MIG	26%
HIG	2%

IV. Employees**20. Details as at the end of the financial year:****a. Employees and workers (including differently abled):**

Sr. no	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Employees						
1.	Permanent (D)	3,818	3,665	96%	153	4%
2.	Other than permanent (E)			N.A.		
3.	Total employees (D + E)	3,818	3,665	96%	153	4%
Workers						
4.	Permanent (F)					
5.	Other than permanent (G)			N.A.		
6.	Total workers (F + G)					

*Not Applicable since the Company has no Other than Permanent employees


b. Differently abled employees and workers:

Sr. no	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Differently abled employees						
1.	Permanent (D)	0	0	0%	0	0%
2.	Other than permanent (E)			N.A.		
3.	Total differently abled employees (D + E)	0	0	0%	0	0%
Differently abled workers						
4.	Permanent (F)					
5.	Other than permanent (G)			N.A.		
6.	Total differently abled workers (F + G)					

*Not Applicable since the Company has no Other than Permanent employees

21. Participation/inclusion/representation of women

	Total (A)	No. and percentage of females	
		No. (B)	% (B/A)
Board of Directors	7	2	29%
Key Management Personnel	3	1	33%



22. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

	2024-25			2023-24			2022-23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent employees	41%	38%	41%	42%	38%	42%	44%	40%	44%
Permanent workers	N.A.								

*The Company does not have any permanent workers, thereby turnover rate for permanent workers is not applicable.

V. Holding, subsidiary and associate companies (including joint ventures)

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

Name of the holding/subsidiary/associate companies/joint venture(A)	Indicate whether holding/subsidiary/associate companies/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)
India Shelter Capital Finance Limited	Wholly owned subsidiary	100%	No

VI. CSR details

24.

(i) Whether CSR is applicable as per section 135 of the Companies Act, 2013:	Yes
(ii) Turnover (in ₹):	1,176 Crs
(iii) Net worth (in ₹):	2,709 Crs





VII. Transparency and Disclosures 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 (If yes, then provide web link)	2024-25			2023-24		
		Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks
Communities	No	0	0	On ground staff consults community members and manages to address their concerns. Additionally, for our social impact projects pertaining to CSR, we have a CSR policy in place. During implementation of the projects, basis consultation, community concerns, if any, are incorporated.	0	0	-
Investors (other than shareholders)	Yes	0	0	-	0	0	-
Shareholders	Yes	6	0	-	17	1	One complaint which was pending resolution was resolved within the turnaround time
Employees and workers	Yes	18	0	-	0	0	-
Customers	Yes	239	2	Two complaint which was pending resolution was resolved within the turnaround time	178	4	2 complaints which have been closed by the Company, were pending with NHB as of 31 March, 2024
Value chain partners	No	0	0	-	0	0	-

Link: <https://www.indiashelter.in/investor-relations>





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

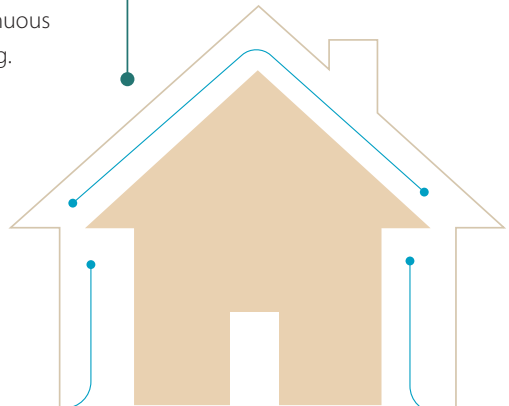


Material issue identified	Indicate whether risk or opportunity	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
Climate Change		Climate change risks affect housing finance companies through increased loan defaults from property damage, declining property values in vulnerable areas, and insurance challenges. As lenders, not builders, they face credit and collateral risks from climate events and must adapt to evolving regulations and market preferences for sustainable, resilient housing.	By integrating climate assessments into credit evaluation, financing resilient properties, partnering with insurers, and staying updated on regulations, the Company can mitigate climate risks. Additionally, by educating borrowers on climate risks and encouraging insurance uptake, it may reduce default risks and protect asset quality, ensuring long-term portfolio and business stability.	Negative: As a housing finance lender, IndiaShelter faces financial risks from climate change through increased loan defaults in disaster-prone areas, strained borrower finances, and declining property values in regularly affected regions. These risks can raise operational costs for due diligence, impact collateral recovery, and introduce regulatory burdens—collectively affecting credit quality, lending strategy, and the long-term stability of the loan portfolio.
Energy Management	 	Inefficient practices can lead to higher operational costs, regulatory non-compliance, and environmental impact. However, proactive energy management enhances efficiency, reduces expenses, supports regulatory adherence, and strengthens sustainability performance, offering access to green financing, improved stakeholder confidence, and long-term business resilience for India Shelter.	The Company's efforts for proactive energy management will enhance efficiency, reduce expense, support regulatory adherence, and strengthen sustainability performance.	Positive: Efficient energy management reduces utility costs, improves operational efficiency, and can attract green financing and incentives, enhancing overall profitability and financial stability for India Shelter. Negative: Inefficient energy use increases operating expenses, may lead to regulatory penalties, and can deter investors concerned with sustainability, ultimately affecting the Company's bottom line and long-term financial health.



Material issue identified	Indicate whether risk or opportunity	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)
Financial Inclusion		The Company views financial and digital inclusion as a key strategic opportunity to broaden its customer base, deepen customer relationships, and increase access to its services for underserved and marginalised communities, ultimately promoting social equity and bridging the gap in financial and digital divides. By leveraging technology and innovative solutions, the Company aims to create a more inclusive and equitable financial ecosystem, where everyone has access to essential services and opportunities, regardless of their background or socioeconomic status.	-	Positive: By prioritising financial and digital inclusion, the Company aims to democratise access to financial services, empowering a wider range of individuals and communities to participate fully in the economy. This not only fosters greater economic equality and social mobility, but also enables the delivery of personalised and efficient services, tailored to the unique needs of each customer. As a result, customer satisfaction is enhanced, and the overall quality of service is improved, creating a more inclusive, responsive, and customer-centric financial ecosystem.
Diversity and Inclusion		Investment in a diverse and inclusive workplace culture reflects the diversity of its clientele, driving market relevance, affordability, and sustainable growth.	-	Positive: Investment in diversity and inclusion has a direct positive reputational impact on the brand value of the Company.
Community Engagements		By participating in social welfare initiatives, IndiaShelter can foster a deeper connection with the community, understanding their values, needs, and aspirations. This connection enables the Company to build trust, credibility, and loyalty, ultimately driving long-term sustainable growth and success.	-	Positive: Investment in community engagements has a direct positive reputational impact on the brand value of the Company.

Material issue identified	Indicate whether risk or opportunity	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)
Business Ethics	 	<p>Business ethics is both a risk and an opportunity for India Shelter. Ethical lapses can lead to reputational damage, legal issues, and loss of stakeholder trust. Conversely, strong ethical practices enhance brand reputation, build customer and investor confidence, ensure regulatory compliance, and contribute to long-term sustainable growth and resilience.</p>	<p>India Shelter has a strong code of conduct, regular ethics training, whistleblower mechanisms, and strict compliance monitoring. Leadership commitment to ethical practices and transparent communication further ensures accountability, reduces misconduct, and builds a culture of integrity across all levels of the organisation.</p>	<p>Positive: Strong business ethics enhance investor confidence, reduce legal risks, and attract ethical investments, contributing to financial stability and long-term profitability.</p> <p>Negative: Ethical lapses can lead to fines, legal costs, loss of business, and reputational damage, negatively impacting revenue and increasing financial liabilities for India Shelter.</p>
Risk Management	 	<p>Risk management is both a risk and an opportunity for IndiaShelter. Poor or inadequate risk management can lead to unexpected losses, operational disruptions, and reputational damage.</p> <p>However, effective risk management helps identify and mitigate potential threats, improves decision-making, protects assets, and drives sustainable growth and resilience.</p>	<p>To mitigate associated risks, proactive measures like risk assessments, internal controls, and compliance programs to reduce the likelihood and impact of risks would be carried out. IndiaShelter will develop flexible strategies to respond to emerging risks, including contingency planning, crisis management, and continuous monitoring.</p>	<p>Positive: Effective risk management minimises losses, reduces insurance costs, prevents legal penalties, and safeguards assets, leading to greater financial stability and improved investor confidence for the Company.</p> <p>Negative: Poor risk management can result in unexpected expenses, fines, operational disruptions, and reputational damage, causing significant financial losses and reduced profitability.</p>





Material issue identified	Indicate whether risk or opportunity	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)
Regulatory Compliance		While regulatory non-compliance can lead to legal penalties, fines, operational restrictions, and reputational damage, adhering to regulations enhances trust with stakeholders, avoids penalties, improves operational efficiency, and opens access to new markets and incentives, strengthening overall business sustainability.	IndiaShelter will work on implementing more robust compliance programmes, conduct regular audits, provide employee training, and stay updated with changing regulations to prevent violations and reduce legal risks.	Negative: Non-compliance can result in heavy fines, legal costs, business interruptions, and loss of customer trust, all of which negatively impact profitability and financial health.
Selling Practices and Product Labelling	 	Misleading labels or unethical selling can lead to legal penalties, customer distrust, and reputational damage. However, transparent, accurate labelling and ethical selling build consumer trust, enhance brand reputation, and drive customer loyalty, boosting sales and competitive advantage.	The Company ensures that all product labels are accurate, clear, and compliant with legal standards. It trains sales teams on ethical practices and regularly monitors marketing materials to prevent misinformation and avoid penalties.	Positive: Accurate labelling and ethical selling enhance customer trust, increase sales, reduce legal costs, and improve brand reputation, leading to higher revenue and long-term profitability. Negative: Misleading labels or unethical selling can result in fines, lawsuits, and loss of customers, causing significant financial losses and damaging India Shelter's market position.
Customer Satisfaction		High customer satisfaction drives loyalty, repeat business, positive reviews, and competitive advantage, boosting revenue and growth.	-	Positive: High customer satisfaction reduces customer acquisition costs, encourages positive word-of-mouth, and strengthens brand loyalty, all contributing to higher revenue, improved profitability, and sustainable business growth for India Shelter.
Data Privacy and Cybersecurity		As a provider of affordable housing finance in India, IndiaShelter's operations are reliant on its data-based infrastructure. With a significant majority of transactions being processed digitally, the Company is exposed to an increased risk of cyber threats and information security breaches, which could potentially compromise sensitive customer data and disrupt business operations.	IndiaShelter has a Cyber Risk Management framework, which ensures that cyber threats and mitigation strategies are closely monitored and addressed by two dedicated committees.	Negative: Breach of Data privacy or cybersecurity incidents can lead to reputational, information security, cyber, and compliance risks, which may result in regulatory challenges like fines/penalties.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

01

PRINCIPLE

Businesses should conduct and govern themselves with integrity in a manner that is ethical, transparent, and accountable

02

PRINCIPLE

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

03

PRINCIPLE

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

04

PRINCIPLE

Businesses should respect the interests of and be responsive towards all its stakeholders

05

PRINCIPLE

Businesses should respect and promote human rights

06

PRINCIPLE

Businesses should respect, protect and make efforts to restore the environment

07

PRINCIPLE

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

08

PRINCIPLE

Businesses should promote inclusive growth and equitable development

09

PRINCIPLE

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



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

☑ Yes ☒ No

Sr. no.	Disclosure questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes										
1.	a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	☑	☑	☑	☑	☑	☑	☑	☑	☑
	b. Has the policy been approved by the Board? (Yes/No)	☑	☑	☑	☑	☑	☑	☑	☑	☑
	c. Web Link of the Policies, if available	https://www.indiashelter.in/								
2.	Whether the entity has translated the policy into procedures. (Yes/No)	☑	☑	☑	☑	☑	☑	☑	☑	☑
3.	Do the enlisted policies extend to your value chain partners? (Yes/No)	☑	☑	☑	☑	☑	☑	☑	☑	☑
4.	Name of the national and international codes/certifications/labels/standards adopted by your entity and mapped to each principle.	ISO/ IEC 27001:2022								
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any	<p>The company focusses on the below areas of our ESG framework:</p> <ul style="list-style-type: none"> • Commit to minimizing our environmental impact by promoting sustainable building practices and through our lending policies. • Foster inclusive growth and improve the well-being of communities by promoting affordable, accessible, and transparent home financing solutions. • Uphold a commitment to diversity and inclusion, providing equal opportunities for all employees and prohibiting discrimination in any form. • Deliver exceptional customer service and maintain transparency in our home loan services. • Operate with integrity, adhering to strict corporate governance standards and well-defined policies and procedures. • Prioritize risk management, implementing cautious and informed strategies to protect our financial stability. • Foster open and honest relationships with all stakeholders, addressing their concerns in a timely and transparent manner. 								
6.	Performance of the entity against the specific commitments, goals, and targets along with reasons in case the same are not met.	<p>Environment:</p> <ul style="list-style-type: none"> • Penetration of e-Sign & e-Stamp at 67% (from 50% in FY24) • E-NACH Mandate at 100% (from 99% in FY24) • 80% of customers are registered on India Shelter Customer App (38% in FY24) • 70% of service requests were raised on the Customer App (30% in FY24) • 95% Digital Collections (93% in FY24) <p>Social:</p> <ul style="list-style-type: none"> • 19,880 work hours of classroom training in FY25 (19,142 work hours in FY24) • The company has Equal Opportunity Policy, Parental Leave Policy and a formal talent pipeline development strategy. • 25% of Employee Base covered under ESOP programme (23% in FY24) • 99% of customers are women applicant in FY25 (98% in FY24) • EWS and LIG customers account for more than 72% of AUM (71% in FY24) <p>Governance:</p> <ul style="list-style-type: none"> • 6 of 7 Directors are non-executive, 4 of 7 Directors are Independent Directors and 2 of 7 Directors are Woman Directors • Strong governance structure with 7 Board Level Committees and 9 Management Level Committees • ESG risk rating of 69.9 from SES indicating "medium risk" 								

Governance, leadership, and oversight

7. Statement by director responsible for the business responsibility report, highlighting ESG-related challenges, targets, and achievements

India Shelter believes that environmental sustainability is not just a responsibility, but a fundamental aspect of its long-term vision for inclusive growth and responsible business practices. In recognition of the urgent need to address ecological challenges, the Company has formulated a strategy aimed at minimising its environmental footprint across all facets of its operations. Its sustainability efforts are concentrated primarily in two critical areas: improving energy efficiency and implementing robust waste management systems, with a strong emphasis on the environmentally sound disposal of electronic waste (e-waste). To support these goals, the Company has proactively embraced the digital transformation of lending and operational processes. By shifting to digital platforms, India Shelter has significantly reduced dependency on paper-based documentation, thereby conserving natural resources and contributing to a cleaner environment. This transition has not only streamlined operations but also aligned business practices with global sustainability standards. Aligned with its inclusive growth agenda, India Shelter also places a strong emphasis on financial inclusion. The Company is dedicated to empowering underserved and economically weaker sections of society by providing them access to affordable housing finance. Through simplified lending processes, customised financial products, and digital platforms, it bridges the gap for those traditionally excluded from the formal financial system. Its efforts aim to not only enable homeownership but also foster economic stability and upward mobility for marginalized communities. By promoting financial inclusion, but also contribute meaningfully to building a more equitable and inclusive society. Beyond its internal operations, the Company is deeply committed to advancing environmentally friendly practices within the housing sector. It offers tailored financial solutions to support green housing initiatives, encouraging the construction of energy-efficient solutions. These projects are designed to reduce carbon footprints, optimise energy consumption, and foster environmentally responsible living. By financing such initiatives, India Shelter aims to drive a shift towards eco-conscious development that benefits customers, communities, and the planet. Furthermore, under its Corporate Social Responsibility (CSR) framework, the Company has launched a major afforestation initiative, resulting in the plantation of 25,000 trees. This tree plantation drive underscores its dedication to enhancing biodiversity, mitigating climate change, and promoting environmental stewardship. Through these concerted efforts, the Company continues to foster a culture of sustainability and social accountability within the organisation, reinforcing its role as a responsible corporate citizen committed to preserving the environment for future generations.

8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).

Mr. Rupinder Singh
MD & CEO
DIN: 09153382

9. Does the entity have a specified Committee of the Board/Director responsible for decision making on sustainability-related issues? If yes, provide details

Yes. The MD & CEO, along with the Risk Management Committee and ESG and CSR Committee, monitors various aspects of social, environmental, and governance.

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)								
	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against above policies and follow-up action	The Company, on a periodic basis, reviews the performance against the above policies, and changes are implemented as needed.																	
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	Yes, the Company is in compliance with the regulations to the extent applicable.																	



11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency. *	P1	P2	P3	P4	P5	P6	P7	P8	P9
No. However the Company's procedures and compliances are subject to examination by regulators, credit rating agencies, internal auditors, and statutory auditors. Senior Management and the Board conduct regular reviews and revisions of policies, considering risk and best practices. This ensures that the Company's governance framework remains transparent and aligned with regulatory requirements. Through this ongoing review process, the Company maintains the highest standards of compliance, risk management, and corporate governance, fostering a culture of transparency and accountability.									

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

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the principles material to its business (Yes/No)	N.A.								
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

Principle 1

Businesses should conduct and govern themselves with integrity, and in a manner that is ethical, transparent and accountable

The core objective of this principle is to promote transparency, accountability, and fairness in the Company's performance, ensuring that its economic, social, and environmental impacts are managed and communicated in a responsible and equitable manner. This principle is rooted in the Company's commitment to ethical business practices, which are integrated throughout its entire value chain. The Company's governance framework provides the operational framework for implementing this principle, outlining its obligations and responsibilities across the triple bottom line of economic, social, and environmental sustainability.

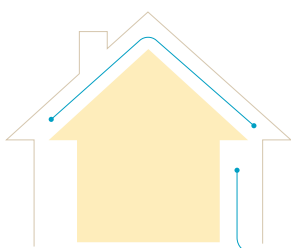


P1: Essential Indicators

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	% of persons in respective category covered by the awareness programmes
Board of Directors	12	The Board members were apprised of various developments on the ESG front and educated on topics such as the evolution of ESG dynamics, Green Housing, GHG emissions, and green initiatives undertaken during the year.	100%
Key Managerial Personnel	12	The KMPs were part of the capacity-building session on the 9 principles as per BRSR. They were also apprised of various developments on the ESG front and educated on topics such as the evolution of ESG dynamics, Green Housing, GHG emissions, and green initiatives undertaken during the year.	100%
Employees other than BOD and KMPs	27,219 work-hours	The employees were part of the capacity-building session on the 9 principles as per BRSR. They were also apprised of various developments on the ESG front and educated on topics such as the evolution of ESG dynamics, Green Housing, GHG emissions, and green initiatives undertaken during the year. Additionally, they were part of the sessions on Skill Upgradation, Health and Safety, Prohibition of Sexual Harassment, and Code of Conduct	100%
Workers	NA	NA	NA

*Not Applicable since the Company has no Other than Permanent employees





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

Monetary					
	NGRBC principle	Name of the regulatory/enforcement agencies/judicial institutions	Amount (in ₹)	Brief of the case	Has an appeal been preferred? (Yes/No)
Penalty/fine					
Settlement			Nil		
Compounding fee					

Monetary					
	NGRBC principle	Name of the regulatory/enforcement agencies/judicial institutions	Amount (in ₹)	Brief of the case	Has an appeal been preferred? (Yes/No)
Imprisonment					
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
	N.A.

4. **Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web link to the policy.**

Yes, India Shelter has a mechanism in place to address bribery and corruption risks as outlined in its Code of Conduct. The Company promotes awareness on matters pertaining to bribery and corruption through employee inductions and periodic training sessions. Concerns or potential violations can be reported through designated internal channels, including to HR or compliance teams. The reported cases are reviewed confidentially and dealt with in accordance with internal procedures, ensuring fair evaluation and appropriate corrective actions where necessary.

Web link: [https:// www.indiashelter.in/investor-relations](https://www.indiashelter.in/investor-relations).

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

	2024-25 (Current financial year)	2023-24 (Previous financial year)
Directors	0	0
KMPs	0	0
Employees	0	0
Workers	NA	NA

*Not Applicable since the Company has no Other than Permanent employees

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

	2024-25 (Current financial year)	2023-24 (Previous financial year)
Number of complaints received in relation to issues of conflict of interest of the Directors	0	0
Number of complaints received in relation to issues of conflict of interest of the KMPs	0	0

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

Fine/penalty/action taken on conflict of interest and corruption	Corrective action taken
0	No fines/penalties for the reporting year.

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

	2024-25 (Current financial year)	2023-24 (Previous financial year)
Number of days of accounts payables	19	21



**9. Openness 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	2024-25	2023-24
Concentration of purchases	a. Purchases from trading houses as % of total purchases	0%	0%
	b. Number of trading houses where purchases are made from	0%	0%
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	0%	0%
Concentration of sales	a. Sales to dealers/distributors as % of total sales	0%	0%
	b. Number of dealers/distributors to whom sales are made	0%	0%
	c. Sales to top 10 dealer/distributors as % of total sales to dealer/distributors	0%	0%
Share of RPTs in	a. Purchases (Purchases with related parties/Total Purchases)	0%	0%
	b. Sales (Sales to related parties/Total Sales)	0%	0%
	c. Loans & advances (Loans & advances given to related parties/Total loans & advances)	0%	0%
	d. Investments (Investments in related parties/ Total investments made)	0%	0%

P1: Leadership Indicators**1. Awareness programmes conducted for value chain partners on any of the principles during the financial year:**

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

The Company fosters a collaborative environment with its value chain partners, working together to ensure that all interests are aligned and mutually beneficial. To achieve this shared goal, India Shelter clearly defines expectations for responsible business practices within its service agreements and encourages partners to adhere to these standards. The Company prioritises compliance with all relevant laws and policies, both during the onboarding process and through regular annual reviews. Through these efforts, India Shelter demonstrates its commitment to upholding the highest ethical standards and promoting a culture of shared values across its entire value chain.

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.

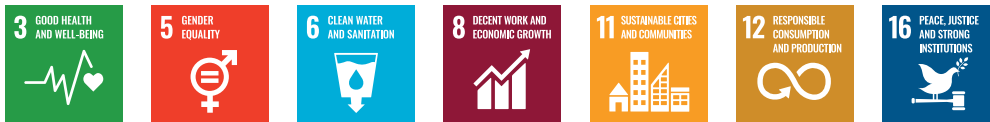
India Shelter's Code of Conduct applies to all employees and Directors, requiring them to prioritise the Company's interests and avoid conflicts of interest. This includes disclosing any personal or business associations that may compromise their judgement or loyalty, thereby ensuring transparency and integrity in all actions and decisions. In doing so, the Company upholds its values and protects its reputation. The Company also has a policy on the Materiality of Related Party Transactions and on Dealing with Related Party Transaction which addresses the issue of conflict of interest.

Web link: <https://www.indiashelter.in/investor-relations>

Principle 2

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

This principle emphasises the importance of designing and producing goods with safety and resource efficiency in mind, while minimising their negative environmental and social impacts throughout their entire lifecycle, from creation to disposal. It encourages organisations to adopt a holistic approach, considering the broader sustainability implications of their products and value chains, to create value while reducing harm.



P2: Essential Indicators

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

	2024-25	2023-24	Details of improvements in environmental and social impacts
R&D	0%	0%	-
CAPEX	0%	0%	IndiaShelter demonstrates its dedication to environmental and social stewardship through targeted capital expenditures (CapEx) that integrate sustainability considerations. Over the past few years, the organisation has undertaken significant initiatives in collaboration with key stakeholders to enhance its Environmental, Social, and Governance (ESG) performance. These efforts include the development of ESG policies, identification of areas for environmental improvement, such as water conservation and waste management in operational facilities, and the introduction of eco-friendly products into its portfolio, thereby mitigating its ecological footprint and promoting a culture of sustainability.

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

As a housing finance company, India Shelter’s resource consumption is primarily associated with the operation of its offices and support functions. While its core business does not involve heavy manufacturing or high environmental impact, the Company remains committed to minimising its ecological footprint through sustainable operational practices. Wherever feasible, it adopts responsible sourcing methods that align with its environmental values.

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

Refer to answer 2. a.

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

Although the Company’s business operations have a relatively limited environmental footprint, it acknowledges the importance of responsible waste management. Therefore, the Company has implemented measures to minimise its ecological impact, including promoting reuse and recycling wherever feasible. To ensure the safe and environmentally responsible disposal of electronic waste, the Company has an e-waste policy in place, demonstrating its commitment to sustainable practices and reducing its environmental footprint.

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

Extended Producer Responsibility (EPR) is not applicable to India Shelter.

**P2: Leadership Indicators**

1. Has the entity conducted Life cycle Perspective/Assessments (LCA) for any of its products (for the manufacturing industry) or for its services (for the service industry)? If yes, provide details:

NIC Code	Name of the Product/ Service	% of total Turnover contributed	Boundary for which the Life cycle Perspective /Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web link.
Life Cycle Assessment (LCA) is not directly applicable to the Company's operations as it is a housing finance company and does not engage in the design, development, or manufacturing of physical products.					

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

Name of Product/Service	Description of the risk / concern	Action Taken
Not Applicable		

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

Indicate input material	Recycled or re-used input material to total material	
	2024-25	2023-24
Not Applicable		

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

	2024-25			2023-24		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	Not applicable, as the Company does not offer any physical products.					
E-waste						
Hazardous waste						
Other waste						

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

This principle is rooted in the Company's commitment to upholding the highest standards of social responsibility, ensuring that all individuals within its value chain and organisational structure are treated with dignity, respect, and fairness. The Company is dedicated to fostering an inclusive and diverse environment, free from discrimination, where every individual has access to decent work and equal opportunities. Furthermore, the principle recognises the importance of promoting the well-being and welfare of not only its workers, but also their families, acknowledging the interconnectedness of their lives and the Company's responsibility to support their overall quality of life.



P3: Essential Indicators

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent employees											
Male	3,665	3,665	100%	3,665	100%	-	-	3,665	100%	240	7%
Female	153	153	100%	153	100%	153	100%	-	-	57	37%
Total	3,818	3,818	100%	3,818	100%	153	100%	3,665	100%	297	8%
Other than permanent employees											
Male	0	N.A.*									
Female	0										
Total	0										

*Not applicable, since the Company has no employees other than permanent ones.

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

Category	% of workers covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent workers											
Male	0	N.A.*									
Female	0										
Total	0										
Other than permanent workers											
Male	0	N.A.*									
Female	0										
Total	0										

*Not applicable, since the Company does not employ either permanent or other-than-permanent workers.



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

	2024-25	2023-24
Cost incurred on well-being measures as a % of total revenue of the Company	0.3%	0.3%

2. Details of retirement benefits.

Benefits	No. of employees covered as a % of total employees	2024-25		2023-24		Deducted and deposited with the authority (Y/N/N.A.)
		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	
Provident Fund	100%		Yes	100%		Yes
Gratuity	100%	NA	Yes	100%	NA	Yes
ESI	17%		Yes	27%		Yes

*Not Applicable since the Company has no Other than Permanent employees

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

The majority of the Company's offices are situated in commercial buildings that are easily accessible, with many located on the ground floor or equipped with elevators and other facilities that cater to the needs of persons with disabilities, ensuring an inclusive and barrier-free environment for all.

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.

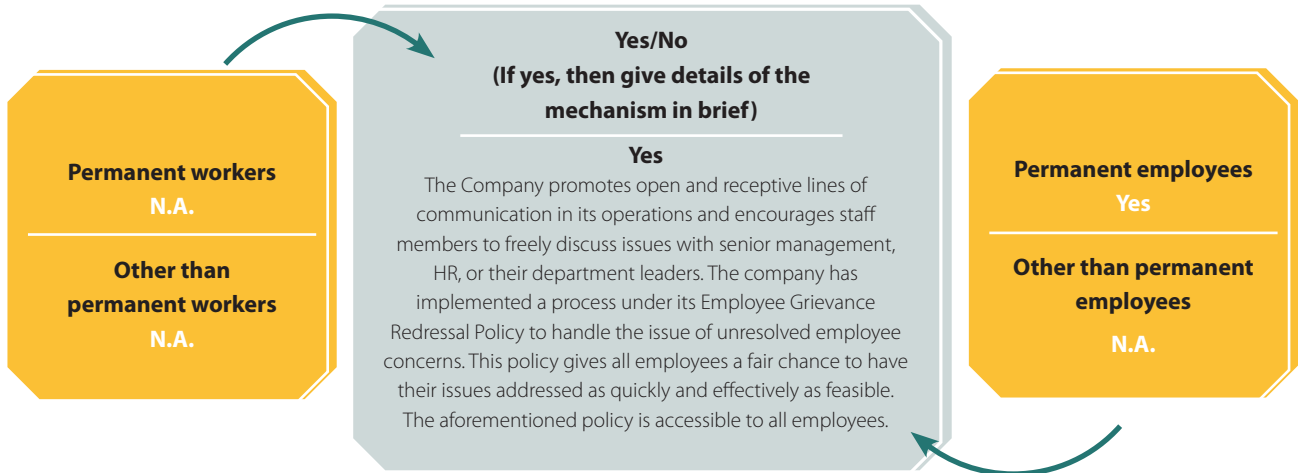
Yes, in alignment with the Rights of Persons with Disabilities Act, 2016, the Company has its Equal Opportunity and Non-discrimination Policy. The policy ensures that all employees are treated with dignity and respect, regardless of their age, gender, race, nationality, ethnicity, language, or religious beliefs.

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

Permanent employees		Permanent workers	
Return to work rate	Retention rate	Return to work rate	Retention rate
100%	78%	N.A.	N.A.
100%	43%	N.A.	N.A.
100%	63%	N.A.	N.A.

*Not Applicable since the Company has no Other than Permanent employees

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



*Not Applicable since the Company has no Other than Permanent employees

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

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

Category	2024-25			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	N.A.					
Male						
Female						
Total permanent workers						
Male						
Female						



**8. Details of training given to employees and workers:**

Category	2024-25					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	3,665	3,665	100%	3,665	100%	3,164	3,164	100%	3,164	100%
Female	153	153	100%	153	100%	159	159	100%	159	100%
Total	3,818	3,818	100%	3,818	100%	3,323	3,323	100%	3,323	100%
Workers										
Male	N.A.									
Female										
Total										

*Not Applicable since the Company has no Other than Permanent employees

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

Category	2024-25			2023-24		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	3,665	2,593	71%	3,164	1,964	62%
Female	153	127	83%	159	116	73%
Total	3,818	2,720	71%	3,323	2,080	63%
Workers						
Male	N.A.					
Female						
Total						

*Not Applicable since the Company has no Other than Permanent employees



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 of such system

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

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

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

- c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Yes/ No)

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

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

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

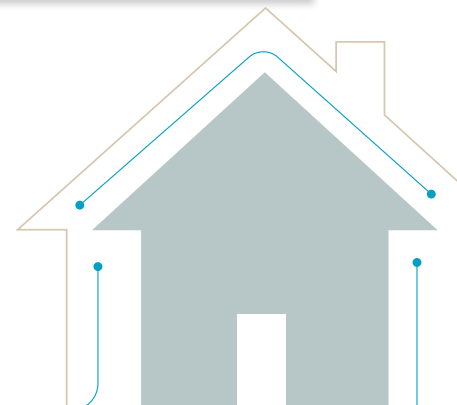
11. Details of safety-related incidents:

Safety incident/number	Category	2024-25	2023-24
Lost Time Injury Frequency Rate (LTIFR) per Mn person-hours hours worked)	Employees	0	0
	Workers	N.A.	N.A.
Total recordable work-related injuries	Employees	0	0
	Workers	N.A.	N.A.
Total number of permanent disabilities	Employees	0	0
	Workers	N.A.	N.A.
No. of fatalities	Employees	0	0
	Workers	N.A.	N.A.
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	N.A.	N.A.

*Not Applicable since the Company has no Other than Permanent employees

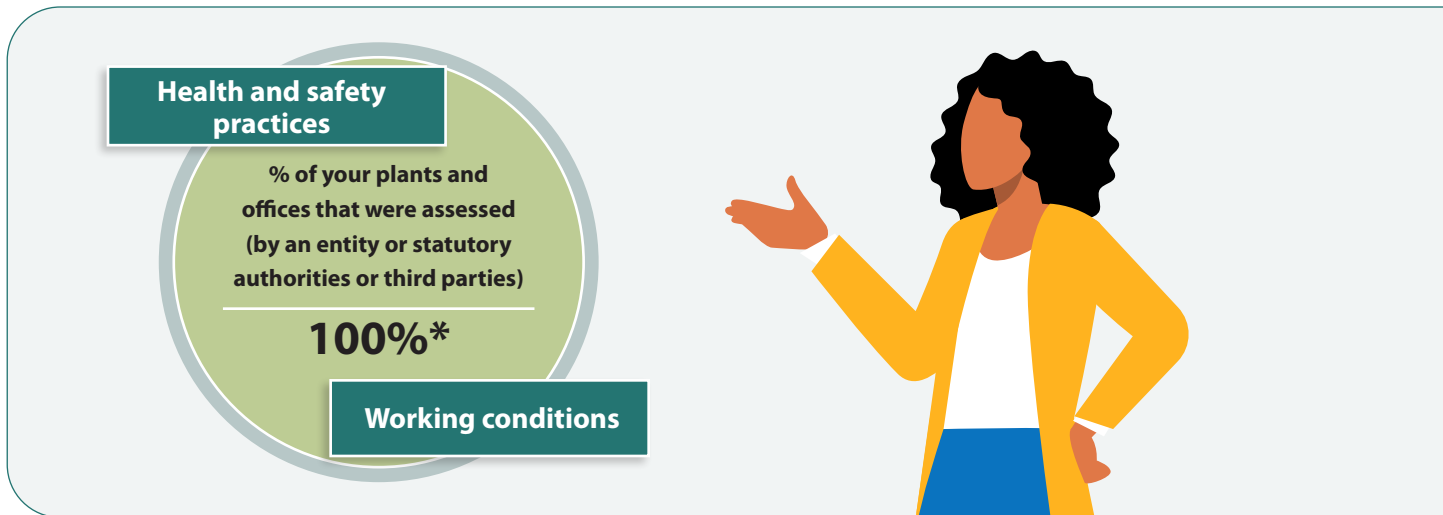
12. Describe the measures taken by the entity to ensure a safe and healthy workplace.

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



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

	2024-25			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	0	0	-	0	0	-
Health and Safety	0	0	-	0	0	-

14. Assessments for the year:

*The Company has proactively implemented a comprehensive maintenance programme, which includes regular preventive maintenance contracts for its firefighting equipment, to ensure the safety and reliability of its operations.

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

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

P3: Leadership Indicators**1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).**

	(Y/N/NA)
Employees	Yes
Workers	N.A.

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

*Not applicable, since the Company has no employees other than permanent ones.

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

The Company ensures that statutory dues as applicable to transactions within the remit of the Company are deducted and deposited in accordance with prevailing regulations. The Company expects its value chain partners to uphold the same business responsibility principles and values of transparency and accountability as are observed by 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 rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	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	
	2024-25	2023-24	2024-25	2023-24
Employees	0	0	0	0
Workers	N.A.			

*Not Applicable since the Company has no Other than Permanent employees

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)

No, the Company currently does not have a transition assistance programme for employees in the separation stage, but it will evaluate the programmes that it could offer in the upcoming years to facilitate continued employability due to career endings resulting from retirement or employment termination.

5. Details on assessment of value chain partners:

% of value chain partners (by value of business done with such partners) that were assessed

Health and safety practices

The Company expects all its value chain partners to follow existing regulations with regard to health, safety and working conditions. Our ESG Policy has a prohibited activities list which lays down certain activities that do not qualify for financing which include child labor, forced labor etc.

Working Conditions

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 towards all its stakeholders

The principle acknowledges that businesses operate within a complex and interconnected ecosystem, where their activities have far-reaching impacts on stakeholders, including shareholders and investors, as well as the natural environment, local communities, and the planet. At its core, this principle recognises that businesses have a fundamental responsibility to not only maximise positive outcomes, but also to minimise and mitigate the negative consequences of their products, operations, and practices on their stakeholders and the environment, thereby adopting a holistic approach to sustainability and social responsibility.



P4: Essential Indicators

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

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

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

Stakeholder Group	Whether identified as Vulnerable and Marginalised Group (Yes/No)	Channels of communication (Email, SMS, newspaper, pamphlets, advertisement, community meetings, notice board, website, other)	Frequency of engagement (annually/half-yearly/quarterly/others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	Yes, if they qualify based on specific criteria such as gender, and income, among other.	Customer care phone number and Email, branch interactions, digital channels (customer app, SMS, social media engagement, WhatsApp), house and business premise visits, pamphlets, standees, and banners.	Regular and need basis	To assist customers throughout the loan life cycle, address any issues / concerns, and provide quality customer service
Investors	No	Annual General Meeting, Annual Report, Investor Presentations, investor/analyst meets, media releases, conference/video calls, investor conferences, and roadshows	Regular and as per statutory requirements	To update on the Company's developments, including operational and financial performance, adherence to regulatory compliance, governance and ethical practice
Lenders and rating agencies	No	Emails, meetings and conference calls	Regular and need basis	To update on the Company's developments, including operational and financial performance, adherence to regulatory compliance, governance and ethical practice

Stakeholder Group	Whether identified as Vulnerable and Marginalised Group (Yes/No)	Channels of communication (Email, SMS, newspaper, pamphlets, advertisement, community meetings, notice board, website, other)	Frequency of engagement (annually/half-yearly/quarterly/others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Direct interactions and other modes like SMS, Emails, HRMS portal, webinars, reward and recognition programme, appraisal process and employee engagement activities	Regular and need basis	To ensure wellness and safety, provide learning and development sessions, address employee grievances, and increase employment in tier-II and III geographies
Regulatory bodies	No	Emails, meetings and regulatory filings	Regular and as per statutory requirements	Update on regulations and amendments, inspections and approvals
Local community	Yes	Directly and through implementing agencies	Regular and need basis	Implementation of CSR activities

P4: Leadership Indicators

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

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

2. Whether stakeholder consultation is used to support 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.

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

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

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





Principle 5 Businesses should respect and promote human rights

This principle acknowledges that businesses operate within a complex ecosystem that encompasses a diverse range of stakeholders, including shareholders, investors, and the broader community. It recognises that the respect and protection of fundamental human rights, such as fair treatment of workers and adherence to human rights policies, are essential to maintaining a positive business environment, upholding the reputation of internal stakeholders, and preserving the value of the organisation's reputation. Furthermore, this principle emphasises the importance of businesses prioritising the well-being and trust of their stakeholders, while also mitigating and addressing any negative consequences that may arise. The principle is grounded in the understanding that human rights are inherent, universal, and interconnected, and that their protection is essential to the long-term sustainability and success of a business.



P5: Essential Indicators

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

The Company's code of conduct, equal opportunity and non-discrimination policy, and policy against sexual harassment have all been approved by the Board. Employees receive regular training to ensure they are aware of the aforementioned policies. For easier employee access, these policies are also available on the Company's website. In addition, as part of the induction, all new hires receive a copy of the employee guide, which helps them better comprehend the Company's policies.

Category	2024-25			2023-24		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees						
Permanent	3,818	3,818	100%	3,323	3,323	100%
Other than permanent	N.A.					
Total	3,818	3,818	100%	3,323	3,323	100%
Workers						
Permanent	N.A.					
Other than permanent						
Total	N.A.					

*Not Applicable since the Company has no Other than Permanent employees

2. Details of minimum wages paid to employees and workers:

Category	2024-25					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)
Permanent Employees										
Male	3,665	21	1%	3,644	99%	3,164	17	1%	3,147	99%
Female	153	0	0%	153	100%	159	1	1%	158	99%

Category	2024-25					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)
Other than permanent employees										
Male	N.A.									
Female										
Permanent workers										
Male	N.A.									
Female										
Other than permanent workers										
Male	N.A.									
Female										

*Not Applicable since the Company has no Other than Permanent employees

3. Details of remuneration/salary/wages:

a. Median remuneration/wages

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	1	3,80,88,000	-	-
Key Managerial Personnel	1	1,40,70,000	1	38,83,000
Employees other than BoD and KMPs	3,663	3,50,000	152	3,73,500
Workers	N.A.			

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

*Not Applicable since the Company has no Other than Permanent employees

b. Gross wages paid to females as % of total wages paid by the entity



4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business?

Yes. the Company has a Board-approved Human Rights Policy led by the CHRO and HR department.

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

Yes, the internal mechanisms to redress grievances related to human rights issues for the Company include reporting non-compliance through appropriate channels, adherence to the code of business conduct, and periodic updates and monitoring of the Human Rights Guidelines.

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

	2024-25			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	0	0	-	0	0	-
Discrimination at the workplace	0	0	-	0	0	-
Child Labour	0	0	-	0	0	-
Forced labour/involuntary labor	0	0	-	0	0	-
Wages	0	0	-	0	0	-
Human rights issues	0	0	-	0	0	-

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

	2024-25	2023-24
Total complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	0	0
Complaints on POSH as a % of female employees / workers	0	0
Complaints on POSH upheld	0	0

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

To prevent adverse consequences to the complainant in discrimination and harassment cases, India Shelter has established several mechanisms. The organisation ensures that no employee who brings forward a harassment concern is subject to reprisal. The complainant and witnesses are protected from victimisation or discrimination. The Internal Complaints Committee (ICC) maintains confidentiality throughout the investigation process, and all records of complaints are kept confidential except where disclosure is required under disciplinary or remedial processes. The Company guarantees complete confidentiality for the complainant during and after the resolution of their grievances, shielding them from adverse actions, including harassment. Senior members manage these complaints, maintaining strict confidentiality to safeguard the complainant.

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

Yes, in certain business agreements where relevant.

10. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	0%
Forced/involuntary labour	0%
Sexual harassment	0%
Discrimination at workplace	0%
Wages	0%

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

We have defined policies to ensure 100% compliance in every respect.

P5: Leadership Indicators

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

The Company promotes awareness and understanding of its Code of Conduct and policies including Equal Opportunity and non-discrimination policy, Prevention of Sexual Harassment (POSH) , and Human rights among its employees, with a focus on sensitisation. The organisation has implemented a grievance redressal mechanism to address instances of policy non-compliance, providing a structured framework for reporting, investigating, and resolving complaints in a fair and timely manner. Furthermore, we engage with stakeholders to continuously monitor and evaluate the effectiveness of the policies including grievance redressal mechanism, leveraging insights gathered from stakeholder feedback to inform process improvements and implement corrective actions that mitigate the risk of similar incidents occurring in the future. This iterative approach enables the organisation to refine its policies, procedures, and training programs, ensuring a proactive and adaptive response to emerging challenges and fostering a culture of compliance and accountability.

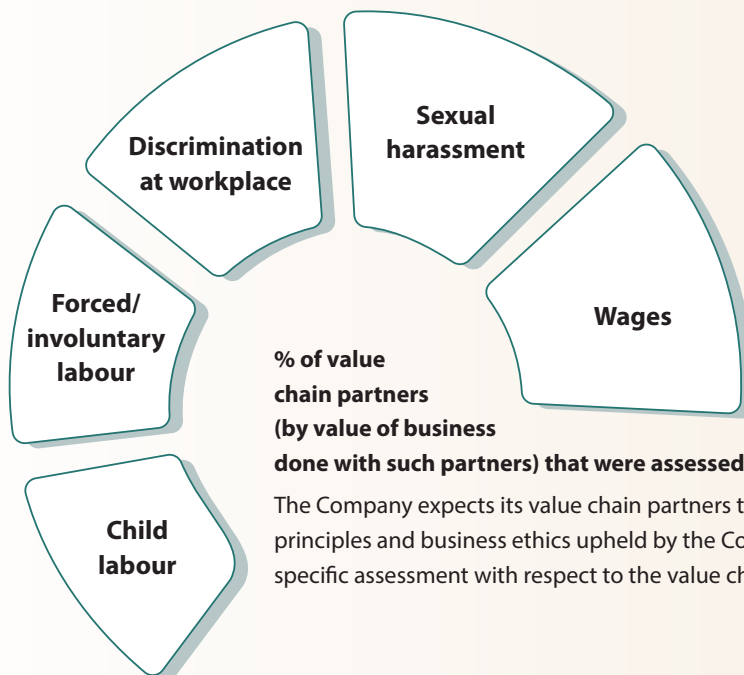
2. Details of the scope and coverage of any Human rights due diligence conducted.

The Company has adopted an open culture where its employees can raise any concerns about wrongful conduct, with the help of its Whistle Blower Policy. The said policy provides a Vigilance Mechanism to channelize reporting of instances of wrongful conduct.

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

The majority of the Company's offices are situated in commercially leased premises that are either located on the ground floor or are equipped with elevators and other accessibility features, ensuring that they are easily accessible for individuals with disabilities.

4. Details on assessment of value chain partners:



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 in view of point no 4.



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

In accordance with this principle, efforts should be focussed on systematically addressing pressing environmental challenges, including pollution mitigation, biodiversity conservation, responsible resource management, and climate change adaptation. Furthermore, it emphasises the importance of tackling environmental concerns that have far-reaching implications, transcending local, regional, and global boundaries. This principle drives businesses to embed environmental protocols and methodologies into their operations, aiming to minimise or eliminate adverse impacts throughout their entire value chain. Additionally, it encourages companies to adopt a precautionary approach, exercising foresight and caution in all their actions to prevent potential environmental harm, and to consistently prioritise environmental stewardship and sustainability in their decision-making processes.



P6: Essential Indicators

1. Details of total energy consumption (GJ) and energy intensity:

Parameter	2024-25	2023-24
From renewable sources		
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable sources (A + B + C)	-	-
From non-renewable sources		
Total electricity consumption (D) (GJ)	6,306.32	5,698.1
Total fuel consumption (E)	-	-
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D + E + F)		
Total energy consumed (A + B + C + D + E + F)	6,306.32	5,698.1
Energy intensity per ₹ of turnover	6,306.32	5,698.1
(Total energy consumption/turnover in rupees) (GJ/₹ Mn)	0.053628385	0.0661512732
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)* (Total energy consumed / Revenue from operations adjusted for PPP) (GJ/Mn ₹)	0.000011079	0.0000136887
Energy intensity in terms of physical output (Total energy consumption / Production in metric tonne) (GJ/MT of production)	NA	NA

*IndiaShelter being in financial services business, energy intensity in terms of physical output is not applicable.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?

No.

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

No, the PAT scheme is not applicable to the Company.

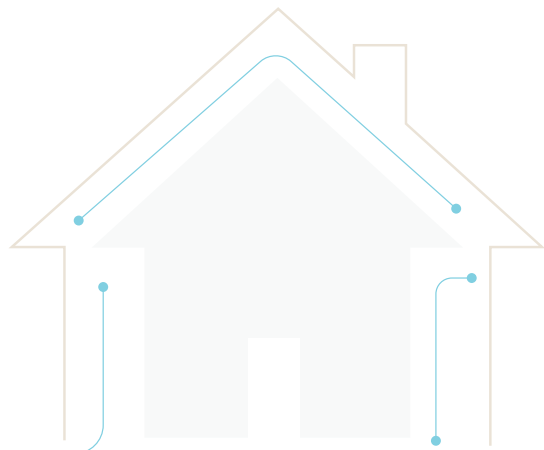
3. Provide details of the following disclosures related to water:

Parameter	2024-25	2023-24
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	1,203.81	939.45
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	1,203.81	939.45
Total volume of water consumption (in kilolitres)	1,280.17*	1,005.91*
Water intensity per rupee of turnover (Total water consumption / Revenue from operations) (KL/₹ Lacs)	0.010886452	0.0116779676
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)* (Total water consumption / Revenue from operations adjusted for PPP) (KL/ ₹ Lacs)	0.000002249	0.000002417
Water intensity in terms of physical output*** (Total water consumption / MT of production data) (KL /MT of production)	N.A.	N.A.

* Water consumption has been calculated using the water procured for drinking purpose from third-party. Additional water consumption is estimated using <https://cgwa-noc.gov.in/landingpage/Guidelines/NBC2016WatRequirement.pdf>

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

No.



**4. Provide the following details related to water discharged:**

Parameter	2024-25	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 – in ETP, STP & CRS	-	-
(iii) To seawater		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iv) Sent to third parties		
- No treatment	-	-
- With treatment – Effluent Treatment Plant	-	-
(v) Others		
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
Total water discharged (in kiloliters)	-	-

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

No.

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

Given that the Company's water usage is limited to human consumption purposes, a zero liquid discharge system has not been deemed necessary. However, the Company has proactively implemented various water conservation measures to optimise its water usage.

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

Parameter	Please specify unit	2024-25	2023-24
NO _x	The Company's reliance on diesel generator (DG) sets, which are owned by the landlord, is limited to occasional use during power outages, resulting in negligible air emissions of pollutants (excluding greenhouse gases) that are not considered material or significant.		
SO _x			
Particulate Matter (PM)			
Persistent Organic Pollutants (POP)			
Volatile Organic Compounds (VOC)			
Hazardous Air Pollutants (HAP)			

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

No.

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity:

Parameter	Unit	2024-25	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	-	-
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	1,273.53	1,133.29
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO ₂ equivalent / ₹ Mn	0.010829986	0.0131567674
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)* (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Metric tonnes of CO ₂ equivalent / ₹ Mn	0.000002237	0.000002723
Total Scope 1 and Scope 2 emission intensity in terms of physical output	Metric tonnes of CO ₂ equivalent / MT of production	N.A.	N.A.

*As IndiaShelter is in the financial services business, emission intensity in terms of physical output is 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

No.

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

At India Shelter, environmental stewardship efforts focus on two key areas: enhancing energy efficiency and effective waste management, including responsible e-waste disposal. The Company has been certified by JAN GRIHA for its Green Home initiative. It offers specialised financing options for green housing projects and actively supports initiatives that promote eco-friendly practices within the housing sector, underscoring sustainable development and environmentally conscious living.



**9. Provide details related to waste management by the entity:**

Parameter	2024-25	2023-24
Total waste generated (in metric tonnes)		
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).	-	-
Total (A + B + C + D + E + F + G + H)	-	-
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations) (MT / ₹ Mn)	-	-
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)* (Total waste generated / Revenue from operations adjusted for PPP) (MT/ Mn)	-	-
Waste intensity in terms of physical output (MT of waste generated / MT of production)	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste	-	-
(i) Recycled	-	-
(ii) Reused	-	-
(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	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
Total	-	-

*As IndiaShelter operates in the financial services sector, waste intensity in terms of physical output is not applicable.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?

No.

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

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

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

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

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

Not Applicable. The Company has not undertaken any projects that require an Environmental Impact Assessment (EIA).

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. If not, provide details of all such non-compliances:

S. 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
Not Applicable				

P6: Leadership Indicators

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

We do not have any operations in water-stressed areas.

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

- (i) **Name of the area:**
- (ii) **Nature of operations:**
- (iii) **Water withdrawal, consumption, and discharge:**

Parameter	2024-25	2023-24
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres)	-	-
Total volume of water consumption (in kilolitres)	-	-
Water intensity per rupee of turnover (Water consumed / turnover)	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into surface water	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-



Parameter	2024-25	2023-24
(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.

No.

2. Please provide details of total Scope 3 emissions & its intensity:

Parameter	Unit	2024-25	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	3,496.07	1,786.34
Total Scope 3 emissions per rupee of turnover	MtCO ₂ e / Rs.	0.000006142	0.00004291
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity		-	

*The Company has computed its Scope 3 emissions from employee commute and business travel. Going forward, it aims to cover additional applicable categories to estimate Scope 3 emissions more comprehensively.

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

No

3. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Not applicable, as the Company does not have any operations in 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:

SI. No	Initiative undertaken	Details of the initiative (web link, if any may be provided along with summary)	Outcome of the initiative
1	Capturing customer data in digital form and digital onboarding of customers	<ul style="list-style-type: none"> Mobile app for new loan applications and onboarding Online verification and document capture Facilitates real-time submission of applications 	<ul style="list-style-type: none"> Reduced paper usage, thereby contributing to environmental conservation Improved turnaround time by having an ecofriendly process Enhanced operational efficiency and data security
2	Digital loan agreements	<ul style="list-style-type: none"> Customers can e-sign loan agreements 	<ul style="list-style-type: none"> 99% e-signing of agreements
3	Digital collections and remote payment ability	<ul style="list-style-type: none"> EMI collection and other dues from customers Allows mutual agreement on payment dates Updates outstanding balances in real-time 	<ul style="list-style-type: none"> Reduced number of cash collections, with digital collections at 95% Saving time and effort for the collection officer and providing convenience to the customer, thereby reducing fuel consumption
4	Customer application	<ul style="list-style-type: none"> App for customers to check loan status Allows payment of EMIs and pending dues Supports service requests in multiple languages 	<ul style="list-style-type: none"> Customers can avoid branch visits and save time, fuel and energy

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

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

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

Not Applicable.

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

Not Applicable.

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

a. By the listed entity - Nil

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

Not Applicable.



Principle 7

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

This principle acknowledges that business operations are subject to the regulatory and policy frameworks established by national and international authorities, which provide a structured environment for their growth and define the limits of their activities. It also recognises that companies have a legitimate role to play in engaging with governments, either to express concerns or to provide input and expertise in the development of public policies. Moreover, any advocacy efforts by companies to influence public policy must be guided by a commitment to promoting the greater good and the well-being of society as a whole, while always operating within the bounds of the law and respecting the principles of transparency, accountability, and responsible governance



P7: Essential Indicators

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

Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
Nil	

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**

The Company has not received any adverse order from the regulatory authority.

Name of authority	Brief of the case	Corrective action taken
Nil		

P7: Leadership Indicators

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

Sr. no.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain (Yes/No)	Frequency of Review by Board (annually/half-yearly/quarterly/ others – please specify)	Web link, if available
Not Applicable					

Principle 8

Businesses should promote inclusive growth and equitable development

The principal underscores alignment with the national and developmental agenda, aligning with government goals and priorities, and addressing the socioeconomic challenges facing the country. This is particularly vital in regions characterised by social unrest and limited human development, where collaborative efforts can help mitigate these issues.



P8: Essential Indicators

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

The Company has not undertaken Social Impact Assessments.

Name and brief details of project	SIA notification no.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant web link
Not Applicable					

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

Our operations and expansion projects have not resulted in the displacement of any population or their livelihoods. As a result, we have not undertaken any Rehabilitation and Resettlement (R&R) activities.

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 ₹)
Not Applicable					

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

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

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

	2024-25	2023-24
Directly sourced from MSMEs/ small producers	35%	32%
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	2024-25	2023-24
Rural	28%	23%
Semi-urban	40%	35%
Urban	27%	33%
Metropolitan	6%	10%

P8: 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	

No project was undertaken in 2024-25 that required a Social Impact Assessment and therefore this question is not applicable.

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

Sr. no.	State	Aspirational District	Amount spent (in ₹)
1	Punjab	Moga	₹ 11 lacs

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

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

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

Not Applicable

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

Not Applicable

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

The Company has not engaged with any entity during the reporting period for deriving or sharing any benefits from the intellectual properties it owns or has acquired.

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

Sr. no.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable & marginalised groups
1	Education Initiative – 1. The Akshaya Patra Foundation	675	100%
2	Healthcare Initiative- 1. Bansi Vidya Memorial Trust 2. Impact Guru Foundation	170 30,000+	100% 100%
3	Empowerment Initiative- 1. Paralympic Committee of India	12	100%
4	Tree Plantation Drive by India Shelter	N.A.	N.A.
5	Apprenticeship Programme	520	100%





Principle 9

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

At its core, this principle affirms that a company's fundamental purpose is to provide its customers with secure, reliable, and valuable products and services, thereby creating mutual benefits for both the business and its customers. Recognising the diverse range of options available to consumers, companies are committed to offering products that not only meet but exceed customer expectations in terms of safety, affordability, usability, and environmental sustainability.



P9: Essential Indicators

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

The Company has a 3-level grievance redressal mechanism to receive and respond to consumer complaints and feedback. Level 1 involves the Company Secretary, Level 2 involves the Chief Financial Officer, and Level 3 involves the MD & CEO. Customers can lodge complaints through various channels, including branches, toll-free number, Email, WhatsApp, and website. The Company provides acknowledgement and preliminary remarks at each level and aims to resolve complaints in a timely manner with specified Turnaround Times (TAT) for different service requests. Customers can also approach the National Housing Bank for external redressal.

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

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

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

	2024-25			2023-24		
	Received during the year	Pending resolution at end of year	Remark	Received during the year	Pending resolution at end of year	Remark
Data privacy	0	0	-	0	0	-
Advertising	0	0	-	0	0	-
Cybersecurity	0	0	-	0	0	-
Delivery of essential services	0	0	-	0	0	-
Restrictive Trade Practices	0	0	-	0	0	-
Unfair Trade Practices	0	0	-	0	0	-
Other	0	0	-	0	0	-

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

	Number	Reasons for recall
Voluntary recalls	Not Applicable	
Forced recalls		

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

Yes, the Company has a privacy policy in place and is committed to protecting customer data. The policy outlines its approach to collecting, storing, and using personal information. It ensures confidentiality, integrity, and security of customer data, and provides choices to customers regarding their data sharing. It also outlines procedures for data access, correction, and grievance redressal. India Shelter adheres to applicable laws and regulations, including the Information Technology Act, 2000, and the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011, to safeguard customer data.

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.

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

7. Provide the following information relating to data breaches:

a. Number of instances of data breaches:

No instances of data breach were reported or observed during the reporting year.

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

No instances of data breach were reported or observed during the reporting year.

c. Impact, if any, of the data breaches

Nil

P9: Leadership Indicators

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

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

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

The Company interacts with customers at various stages to provide information about loan details, terms, and conditions. The Company believes that transparency is a key factor in its customer service. To further promote awareness, the Fair Practice Code, Schedule of Charges, MITC, and Grievance Redressal Policy are made available at branch locations and on the Company website. Additionally, these documents are available on the official website in regional languages to ensure customer understanding. Web link: <https://www.indiashelter.in/investor-relations>

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

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

4. Does the entity display product information on the product over and above what is mandated as per local laws? If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/ No)

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