

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORTING

[Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015]

The present report has been compiled in accordance with the guidelines set forth by the Securities and Exchange Board of India (SEBI) for Business Responsibility and Sustainability Reporting (BRSR). Its principal aim is to demonstrate enhanced transparency regarding the ways in which the Company generate value by actively contributing to a sustainable economy. The report highlights our unwavering dedication to creating long-term value for our stakeholders while simultaneously promoting sustainable development.

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1	Corporate Identity Number (CIN) of the Listed Entity	L65922TN2000PLC044655
2	Name of the Listed Entity	Repco Home Finance Limited
3	Year of incorporation	2000
4	Registered office address	Repco Tower, No. 33, North Usman Road, T. Nagar, Chennai 600017
5	Corporate address	Third Floor, Alexander Square, Old No.34 & 35, New No.2, Sardar Patel Road, Guindy, Chennai – 600032
6	E-mail	cs@repcohome.com
7	Telephone	044-42106650
8	Website	https://www.repcohome.com
9	Financial year for which reporting is being done	01 st April, 2024 to 31 st March 2025
10	Name of the Stock Exchange(s) where shares are listed	BSE Limited (BSE) National Stock Exchange of India Limited (NSE)
11	Paid-up Capital	Rs.62,56,13,620
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 of Contact Person	Mr. Ankush Tiwari Company Secretary & Compliance Officer
	Contact Number Of Contact Person	044-42106650
	Email ID Of Contact Person	cs@repcohome.com
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken, together).	Standalone basis including all the Branches and corporate office
14	Name of assurance provider	Not Applicable
15	Type of assurance obtained	Not Applicable

II. Products/services

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

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	Financial Services	The Company's business is predominantly in providing home loans for the purchase or construction of houses, repairs & renovation of existing houses and providing loan against property	100%

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

S. No.	Product/Service	NIC Code	% of total Turnover contributed
1	The Company's business is predominantly in providing home loans for the purchase or construction of houses, repairs & renovation of existing houses and providing loan against property	64910	100%

III. Operations

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

Location	Number of plants	Number of offices	Total
National	Not applicable *	241 [#]	241
International		Nil	Nil

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

[#] Includes Registered Office, Corporate Office, Regional Offices, Branches and Satellite centre as of 31st March, 2025; Pan India presence spread across 12 States and 1 Union territory.

19. Markets served by the entity:

A. Number of locations

Locations	Number
National (No. of States)	12 States and 1 Union territory
International (No. of Countries)	Nil

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

Nil

C. A brief on types of customers

The Company offers its services to all income groups which includes both salaried and non-salaried customers. Our self-employed clients usually are small business owners, and our salaried customers typically work for small businesses.

IV. Employees

20. Details as at the end of Financial Year:

A. Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female		Other	
			No. (B)	% (B / A)	No. (C)	% (C/A)	No. (H)	% (H / A)
EMPLOYEES								
1.	Permanent (D)	1256	964	77%	292	23%	0	0
2.	Other than Permanent (E)	171	84	49%	87	51%	0	0
3.	Total employees (D + E)	1427	1048	73%	379	27%	0	0
WORKERS								
4.	Permanent (F)	NA	NA	NA	NA	NA	NA	NA
5.	Other than Permanent (G)	NA	NA	NA	NA	NA	NA	NA
6.	Total workers (F + G)	NA	NA	NA	NA	NA	NA	NA

B. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female		Other	
			No. (B)	% (B / A)	No. (C)	% (C / A)	No. (H)	% (H / A)
DIFFERENTLY ABLED EMPLOYEES								
1.	Permanent (D)	1	1	100	-	-	-	-
2.	Other than Permanent (E)	-	-	-	-	-	-	-
3.	Total differently abled employees (D + E)	1	1	100	-	-	-	-
DIFFERENTLY ABLED WORKERS								
4.	Permanent (F)	-	-	-	-	-	-	-
5.	Other than Permanent (G)	-	-	-	-	-	-	-
6.	Total differently abled workers (F + G)	-	-	-	-	-	-	-

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors*	6	1	16.67%
Key Management Personnel*	2	1	50%

* As of 31st March 2025.

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

	FY 2024-25 (Turnover rate in current FY)			FY 2023-24 (Turnover rate in previous FY)			FY 2022-23 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	12.5%	1.51%	14.01%	11.2%	4.42%	15.62%	15.7%	3.15%	18.85%
Permanent Workers	-	-	-	-	-	-	-	-	-

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

23 Names of holding / subsidiary / associate companies / joint ventures

S. No.	Name of the holding/subsidiary/ associate companies/ joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Repco Micro Finance Limited	Associate	31.85%	No

VI. CSR Details

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: Yes

(ii) Turnover (in Rs.) 1,685.16 Crores

(iii) Net worth (in Rs.) 3,313.55 Crores

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 (Yes/No/NA)	FY 2024-25			FY 2023-24		
		Number of Complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes	0	0	NA	0	0	NA
Investors (other than shareholders)	Yes	0	0	NA	0	0	NA
Shareholders	Yes	4	0	NA	3	0	NA
Employees and workers	Yes	0	0	NA	0	0	NA

Customers	Yes	922	4	922 complaints received includes 18 repetitive complaints (i.e same complaints addressed to various forums). All the complaints received were redressed within the stipulated time frame in line with our Grievance Redressal Policy	831	4	831 complaints received includes 25 repetitive complaints (i.e same complaints addressed to various forums). All the complaints received were redressed within the stipulated time frame in line with our Grievance Redressal Policy.
Value Chain Partners	Yes	0	0	NA	0	0	NA
Other (please specify)	Yes	6	0	The Company received complaints pertaining to CSR projects which were examined and the report was placed before the CSR Committee and the Board. Further, the CSR committee and the Board took note of completion of CSR projects against which complaint was made.	0	0	NA

- Link for Customer Grievance Redressal Policy: <https://www.repcohome.com/grievances>
- The Board has constituted a sub-Committee viz., Stakeholder Relationship Committee for the redressal of grievances of its stakeholders.
- The Company's Whistle Blower Policy is available to all employees: <https://www.repcohome.com/policies-and-codes>

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Corporate governance	Opportunity	The Company adheres to corporate governance norms which help in adherence to legal and regulatory requirements, effective internal control systems, risk evaluations, timely and proper disclosure of information, etc. Such practices ensure accountability and transparency.	Not applicable	Positive: The efficient Corporate Governance system ensures the timely regulatory compliance which mitigate legal and compliance risks, and also reduces events of penalty.
2	Data Security	Opportunity and Risk	Safeguarding customer data from cyberattacks, data security, and customer privacy is of utmost importance for the Company otherwise it may have major repercussions for customers and also for the Company which may result in non-compliance, financial risks, and reputational damage.	The Company has identified and assessed information security risks and enhanced data security by implementing data classification and designating asset owners responsible for managing data assets. Additionally, the Company is in the process of implementing Role-Based Access Control (RBAC) and secure identity management to strengthen Governance, Risk, and Compliance (GRC). Further, the Company is adopting Data Loss Prevention (DLP) measures and establishing a 24x7 Security Operations Centre (SOC) with the implementation of a Security Information and Event Management (SIEM) tool	Negative: Breach of data security will have an adverse impact on the Company disruption in operations, legal and regulatory non-compliance, penalty, financial loss, etc. Positive: Strengthening GRC helps avoid penalties and improve investor confidence. Adopting DLP builds trust and enhances brand value. Investment in security infrastructure enables proactive risk management and reduces long-term losses.
3	Financial Inclusion	Opportunity and Risk	Opportunity: India's housing loan market is still under penetrated especially in the semi-urban and rural areas. Government of India is also encouraging the affordable housing segment by providing incentives and subsidies to the buyers in lower income segments to buy /construct homes.	RHFL is adopting higher customer due diligence and put in place strong risk management policies and procedures to assess the customers' willingness to pay and ability to pay at the pre- sanction level itself.	Positive: The home loan market size in India is currently valued at approximately ₹35 Trillion. The expected growth in home loan market for next 5 years as per RBI is ₹70 Trillion, presenting significant opportunities for all types of financial institutions.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
			Risk: Most of the middle and lower-level segment customers do not have proper documented income to support cash flows. These customers are vulnerable to any downward change in the economy, Government policies, and natural calamities.	RHFL has implemented stringent credit appraisal processes and highly conservative Loan to value ratio and Income to Instalment ratio in the credit sanctioning process which will avert quick mortality and result in lower delinquency. Moreover, the improved collection mechanism employed across all branches also helps in improving the collection efficiency in respect of self-employed and cash salary customers of the Company. RHFL follows systematic approach in identifying and mitigating the risk involved in Credit, Market and Operational Risk including outsourcing risks, and periodically reports to risk management committee. RHFL continues to leverage the data analysis and reporting structure to identify concentration risks, NPA analytics, KRI monitoring and periodical stress testing to ascertain the sustainability of the business even during the stress period.	This market is experiencing a steady growth with a Compound Annual Growth Rate (CAGR) of 15%. Factors such as population growth, urbanisation, increasing income, and government initiatives like PMAY and interest subsidies are driving the demand for home loans in the country. There is huge potential for the housing loan and mortgage loan market, especially in the self-employed and MSME customers in semi-urban and Rural areas. RHFL will use this opportunity to its benefit and penetrate into Semi Urban and Rural areas to improve its business further in the upcoming years.
4	Enhancement in Digitization	Opportunity and Risk	Opportunity: The Company is in the process of technological upgradation by adoption of new software for the entire loan process cycle i.e. from lead generation to closure of a loan and Mobile App to onboard the customer. Digitization across all the functions of the Company will make customer onboarding easy and will also result in improved customer service and thereby customer retention.	The Company has embarked on its digitization journey by implementing robust firewalls, data encryption mechanisms, and other protective systems across its digital platforms. In addition, periodic Information Security (IS) audits, Vulnerability Assessments, and Penetration Testing (VAPT) are being conducted to mitigate cyber threats. To further strengthen its security posture, the Company is in the process of establishing a full-time Security Operations Centre (SOC) for real-time threat detection and response.	Positive: Engaging the customer digitally will enhance customer satisfaction and also increase the productivity of the branches. The lending software enables credit appraisal more user-friendly and the automation of various verification processes in this software helps in a safe and faster lending process. The data storage is more secure and user-friendly MIS helps in quick decision-making.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
			Risk: Ensuring data security and customer privacy is critical to protecting customer information from cyber attacks and data breaches.	A comprehensive governance frame work and high-standard information security practices are also being implemented to address risks related to data leakage, data protection, and overall cybersecurity. Moreover, the Company is in the process of enabling encryption for data at rest and implementing data masking controls to enhance data confidentiality	Negative: Frequent disruptions and server/ software downtime will adversely impact the quality of service and in productivity of branches. Putting in place high - end data base management and maintenance systems involves huge costs. Any customer data leakage, data compromise in the various third-party vendor systems forming part of our lending software, and the resultant reputational damage and cost involved in legal fees and regulatory penalties.
5	Retention of human Capital	Opportunity	Retention of trained and talented human capital is really a challenge and important for Company's growth. Human resource development and management are important criteria for the Organization's success. Recognizing the importance of Human resource management, the Company has taken several measures to arrest attrition at all levels, employee satisfaction, and thereby improvement in employee productivity and customer service.	Not applicable	Positive: The new and improved HR policy and processes improve employee satisfaction and thereby employee productivity. The Company has revised the pay scale of employees at all levels and introduced new quality-based training programs by inviting faculties from professional training institutes which helps in arresting employee attrition, improving employee development and Organization's growth in the long run.
6	Corporate Social Responsibility (CSR)	Opportunity	CSR as a vital component of its long-term commitment to inclusive and sustainable development. The Company recognizes that business success is not solely measured by financial performance, but also by the positive social impact it creates. In line with this vision, the Company has embraced CSR as a strategic tool to address critical social and environmental issues. During the year, the Company contributed to various CSR programs, with a focus on Preventive Health Care, Promoting Education, Rural Development, and other sectors.	Not applicable	Positive: Company's CSR initiatives reflect its deep-rooted belief in the importance of human development, social equity, and environmental stewardship as core pillars of responsible business. It considers these efforts not as philanthropic acts alone, but as investments in the long-term well-being of the communities it serves. This proactive approach positions Opportunity Company as a socially responsible corporate citizen that contributes meaningfully to national development goals, while fostering trust and goodwill among stakeholders.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
7	Customer Experience	Risk and Opportunity	RHFL is dedicated to providing a wide range of financial products, with a strong focus on the housing finance sector, catering to customers across all income segments. In this customer-driven industry, the quality of customer experience is a critical determinant of success. Every touchpoint whether during loan application, disbursement, repayment, or service support plays a significant role in shaping the customer's perception of the Company. An undesirable or inconsistent customer experience can lead to, erosion of customer trust. This not only damages the Company's reputation but may also result in a loss of customers, thereby directly impacting business performance and growth.	Dealing with the customer with ethical standards, politeness and healthy practices is being practised. Any customer complaint, dissatisfaction is attend to with immediate care.	Negative: Negative customer experience, such as delays, lack of transparency, or poor communication, can result in dissatisfaction and erosion of trust. This may lead to a loss of customers, tarnishing the Company's reputation and adversely affecting its market presence. In the long term, such setbacks can hinder business performance, reduce customer retention, and create barriers to growth. Positive: Positive customer experience fosters satisfaction, builds trust, and enhances the Company's image as a responsible and customer-centric financial institution. By focusing on improving service delivery, responsiveness, and transparency, RHFL can strengthen customer loyalty, encourage repeat business, and benefit from word-of-mouth referrals. These improvements not only reinforce the Company's reputation but also serve as a competitive advantage in the housing finance sector, driving sustainable business growth.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/ No)	Yes								
b. Has the policy been approved by the Board? (Yes/ No)	Yes								
Particulars of the Policy	Anti-Bribery, Anti-Corruption and Ethical Policy	Supplier Code of Conduct	Health and Safety Policy	Stakeholder Management Policy	Human Rights Policy	Environmental Management Policy	Responsible Advocacy Policy	Corporate Social Responsibility Policy	Cyber Crisis Management Plan
c. Web Link of the Policies, if available	https://www.repcohome.com/policies-and-codes								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes								
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes We anticipate that all of our value chain partners will conduct themselves with the same moral principles and business practices that the Company upholds.								
4. Name of the national and international codes / certifications / labels / standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Not Applicable. The Company has no national or international codes/ certifications/label standards.								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	No								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Not applicable								
Governance, leadership and oversight									

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

Please refer Environmental, Social, and Governance (ESG) Section in Director's report

8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Overseen and monitored by Audit Committee Supervised by: Mr. T. Karunakaran Managing Director & CEO DIN 09280701
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Wherever required sustainability related issues will be placed before the Audit Committee. Mr. T. Karunakaran, Managing Director & CEO supervises the sustainability related issues.

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	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9
Performance against above policies and follow up action	The Company periodically reviews all policies atleast once in 3 years and necessary changes are made to the policies and processes as and when required.																	
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	The Company is in compliance with the extant regulations as 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 name of the agency.	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9									
	No																	

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

Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
The entity does not consider the Principles material to its business (Yes/No)	Not applicable								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

Note: This particular section is not applicable to the Company as the Company's policies comprehensively cover all aspects as required under each of the 9 principles.

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

Various principles of BRSR reporting have been grouped into Environmental, Social and Governance parameters only for better understanding and no changes in the regulatory reporting requirements have been made. Principles falling in Environmental parameters are denoted by “E”, Principles falling in Social parameters are denoted by “S”, and Principles falling in Governance parameters are denoted by “G”.

PRINCIPLE 1

Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable - G

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	Nil	NA	NA
Key Managerial Personnel	Nil	NA	NA
Employees other than BOD and KMPs	Nil	NA	NA
Workers	NA	NA	NA

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					
Particulars	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an Appeal been preferred? (Yes/No)
Penalty/ Fine	Principle 1	Nil			
Settlement	Nil				
Compounding fee					
Non-Monetary					
Particulars	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an Appeal been preferred? (Yes/No)
Imprisonment	Nil				
Punishment					

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

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

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

Web-link to the policy : <https://www.repcohome.com/policies-and-codes>

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

	FY 2024-25	FY 2023-24
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	NA	NA

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

	FY 2024-25		FY 2023-24	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	NA	Nil	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	NA	Nil	NA

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.

Nil

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

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

We are a housing finance company and our nature of business primarily revolves around delivering services rather than dealing with tangible goods or inventory. Hence, we do not typically incur accounts payables in the conventional sense. Therefore, this parameter is not relevant for us.

9. Open-ness of business

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

Parameter	Metrics	FY 2024-25	FY 2023-24
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not Applicable	
	b. Number of trading houses where purchases are made from		
	c. Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers/ distributors as % of total sales	Not Applicable	
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors		
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	Not Applicable	
	b. Sales (Sales to related parties / Total Sales)		
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)		
	d. Investments (Investments in related parties / Total Investments made)		

Leadership Indicators

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

Sr. No	Total number of awareness programmes held	Topics / principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
Nil			

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

Yes. An annual declaration is obtained from Directors, Key Managerial Personnel and Senior Management concerning their interests in other entities, and ensures requisite approvals, as required under the applicable guidelines as well as the Company's policies, are in place before transacting with such individuals/entities. The Directors and Senior Management personnel should observe highest standards of ethics and integrity. They should be working with the best of their ability and judgement

PRINCIPLE 2

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

Essential Indicators

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

	FY 2024-25	FY 2023-24	Details of improvements in environmental
R&D	Nil	Nil	Nil
Capex	Nil	Nil	Nil

2. a. Does the entity have procedures in place for sustainable sourcing?

No. The Company is primarily involved into offering housing finance services and the majority of the resources used are for operational purposes only. However, as a responsible Company, we intend to have sustainable sourcing wherever possible.

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

Not applicable

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

The Company is a housing finance Company and this section is not relevant to our product or operations.

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.

The Company is a housing finance Company and does not engage in manufacturing activities, hence, this section is not relevant to the operations of the Company.

Leadership Indicators

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

NIC Code	Name of Product/ Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/ No)	If yes, provide the web-link.
64910	Housing Finance	100%	Not Applicable	No	No	No, the company has not conducted lifecycle assessment during the financial year 2024-25.

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
Nil	Nil	Nil

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

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

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format: Not Applicable

	FY 2024-25			FY 2023-24		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	-	-	-	-	-	-
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- S

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	964	836	86.72%	964	100%	NA	NA	964	100%	-	-
Female	292	258	88.36%	292	100%	292	100%	NA	NA	-	-
Total	1256	1094	87.10%	1256	100%	-	-	-	-	-	-

Other than Permanent employees

Male	84	-	-	-	-	-	-	-	-	-	-
Female	87	-	-	-	-	87	100%	-	-	-	-
Total	171	-	-	-	-	-	-	-	-	-	-

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

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

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

	FY 2024-2025 (in Rs. Crores)	FY 2023-2024 in Rs. Crores)
(i) Cost incurred on well- being measures	119.92	102.18
(ii) Total revenue of the Company	1685.16	1524.52
(iii) Cost incurred on well- being measures as a % of total revenue of the company	7.1%	6.7%

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

Benefits	FY 2024-2025			FY 2023-2024		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	Nil	Y	100%	Nil	Y
Gratuity	As per Gratuity Act, it is paid post 5 years of service with the company					
ESI	9%	Nil	Y	41%	Nil	Y
Others - please specify	Nil	Nil	Nil	Nil	Nil	Nil

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.

Most of the company's offices are currently operating through rental premises wherein there is a shared entry for the building. All of the company's employees and workers use the access provided by the owner/facility where the offices are rented.

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

Yes, the Company is committed of treating all its employees and job applicants equally.

The policy is Hosted at <https://www.repcohome.com/policies-and-codes>

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

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	100%	-	-
Female	100%	100%	-	-
Total	100%	100%	-	-

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

	Yes/No (If Yes, then give details of the mechanism in brief)	Remark
Permanent Workers	Not applicable	NIL
Other than Permanent Workers	Not applicable	
Permanent Employees	Any employee who wishes to file a complaint may do so by contacting the human resources department, which will subsequently investigate the issue. The company is a lean organization and operates with an open door approach.	
Other than Permanent Employees	Also, the employees have access to the senior management/ business heads / HR Head to raise their concerns. The company is also having a whistle-blower mechanism to raise complaints.	

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

Category	FY 2024-25			FY 2023-24		
	Total employees /worker 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						
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-
Total Permanent Workers						
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-
Others	-	-	-	-	-	-

8. Details of training given to employees and workers:

Category	FY 2024-25					FY 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	964	-	-	537	55.71	823	-	-	422	51.27
Female	292	-	-	239	81.85	253	-	-	191	75.49
Others	-	-	-	-	-	-	-	-	-	-
Total	1256			776	61.78	1076			613	56.97
Workers	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

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

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	964	670	69.50%	823	643	78.1%
Female	292	232	79.45%	253	197	77.8%
Others	0	0	0	0	0	0
Total	1256	902	71.82%	1076	840	78.06%
Workers						
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-
Others	-	-	-	-	-	-
Total	-	-	-	-	-	-

10. Health and safety management system:

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

We are committed to strengthening the systems and processes to ensure the safety and well being of our employees
The company is involved in providing housing finance services and there are no occupational health and safety risks associated with the work

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

We have been doing the required inspection to ensure that employees are provided the awareness towards safety measures in case of emergencies

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

Yes. We encourage the employees to promptly inform their HR / Administrative heads of any hazard, incidents in work place or potential health and safety risks.

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

Yes, the company has taken group life insurance and group medical insurance policies for all its employees. The company has also provided ESI facilities to a certain section of the employees. Moreover, the company has also taken a group insurance for all its employees who have availed housing loans so that in case of any unfortunate event of death of employee the family finances are not affected.

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

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

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

Maintaining a safe and healthy work environment for all employees is a priority for the company. Also, the company runs a fire safety evacuation simulation to teach the staff what to do in an emergency and how to utilize a fire extinguisher. These drills are performed with the intention of maintaining workplace safety standards.

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

	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	NA	Nil	Nil	NA
Health & Safety	Nil	Nil	NA	Nil	Nil	NA

14. Assessments for the year:

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

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.

There have been no safety incidents, and no corrective action was required. The company is committed for continuous improvement of the workplace.

Leadership Indicators

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

a. Employees (Y/N)

Yes, the Company provides accident insurance coverage to its employees.

In such untoward incidents, the Company settles the benefits like provident fund, gratuity, and leave encashment a priority basis. The Company takes an insurance to cover housing loan liability taken by its employee from the Company in case of unfortunate event of death.

b. Workers (Y/N)

Not applicable

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

The Company encourages its value chain partner to adhere with deduction and deposit of statutory dues as prescribed. Also the Company ensures the deduction and remittance of applicable taxes related to its transactions in compliance with extant regulations.

3. Provide the number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2024-2025	FY 2023-2024	FY 2024-2025	FY 2023-2024
Employees	NA	NA	NA	NA
Workers	NA	NA	NA	NA

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

The company is having diverse employee base and has not undertaken any retrenchment of employees. Currently, the company is not having any transition assistance programs.

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	NA
Working Conditions	NA

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.

Nil

PRINCIPLE 4

Businesses should respect the interests of and be responsive to all its stakeholders – S

Essential Indicators

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

We have identified key stakeholder groups for the entity as organizations, people, or a group of people that may be helpful in its growth journey and it includes but is not limited to customers, Board of Directors, employees, regulators, lenders, shareholders, auditors, NGOs, insurance partners, DSAs, research analysts, etc. We believe it is an ongoing process and continues its endeavor to identify the key stakeholder groups.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (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	No	Branch, SAT centers of the Company, Website of the Company, Emails, SMS and Phone Calls.	Ongoing	Maintain regular communication with the customers during the loan's duration and redress any difficulty they may face, in order to deliver top-notch customer service. Additionally, on the company's foundation day, all branches conduct a formal customer engagement program to hear their views/suggestions.
Board of Directors	No	Emails, Phone Calls, Board Meetings, Board's Sub Committees Meetings, Written Communications	Ongoing	Financial Performance, Corporate Governance, Regulatory Compliance, Risk Management, Internal Controls and Audit, Stakeholder Relationships, CSR, OTS, Loan sanctions.
Employees	No	Email communications, Physical / Virtual Meetings, Appraisals processes, trainings, Intranet or Internal Company website	Ongoing	Employee Welfare Programs, training and development sessions, performance review programs and communicating Company goals and strategy
Regulators	No	Emails, Phone Calls, Online portal, Written Correspondence, Regulatory Filings	Ongoing	Listing Compliance, Corporate Actions, Compliance with Regulatory Requirements, Investor Relations, Regulatory Updates and Guidance, Inspection
Lenders	No	Emails, Phone Calls, Regulatory Filings	Ongoing	Discussion on borrowings, Terms of borrowings, Relationship Management, legal documents.
Shareholders	No	Quarterly reports, annual reports, Annual General Meetings (AGMs), Email, newspaper advertisement, website, intimation to stock exchanges, quarterly financials and investor concalls.	Ongoing	To keep them informed about the development in the Company, performance, compliance, Governance, business outlook.

Stakeholder Group	Whether identified as Vulnerable & Marginalized 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
Auditors	No	Meetings, Emails, Phone calls, Video Conferencing, Documentation	Ongoing	Financial Audit, Financial results, Compliance Audit, Regulatory disclosures.
NGOs	No	Meetings, Emails, Phone calls, Site Visit, Documentation	Ongoing	Discussion on their activities, understanding of their requirement for CSR support, implementation of the CSR project.
Insurance Partners	No	Meetings, Emails, Phone Calls	Ongoing	Discussion on performance, prospective tie-ups, review.
Direct Selling Agents (DSAs)	No	Meetings, Emails, Phone Calls	Ongoing	Discussion on business, prospective tie-ups, industry outlook.
Research Analyst	No	Meetings, Emails, Phone Calls, Concalls, Website	Ongoing	Discussion on the development of the Company, its performance, and future plans.

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.

We actively encourage continuous and active engagement with stakeholders to improve communication of strategies and performance through various models including but not limited to Annual General Meeting, Analyst Calls, Investor meetings etc. Continuous engagement helps align expectations and allows the Company to deliver better services to stakeholders. The Board is kept updated on the developments, and performance of the Company, and feedback is sought from directors.

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

Yes, suggestions from stakeholders are considered and acted upon wherever feasible.

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

a. Collaboration with NGOs and Government

We have collaborated with the NGOs and the Government through CSR initiatives for various CSR projects related to promoting education, preventive healthcare, rural development etc, which helped vulnerable/ marginalized groups.

b. Complaint Redressal System

We have a comprehensive resolution mechanism to address any concerns or grievances raised by vulnerable or marginalized stakeholder groups, ensuring that their concerns are heard and action is taken to address them.

PRINCIPLE 5

Businesses should respect and promote human rights – S

Essential Indicators

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

Category	FY 2024-2025			FY 2023-2024		
	Total (A)	No. of employees/ workers covered (B)	% (B / A)	Total (C)	No. of employees/ workers covered (D)	% (D / C)
Employees						
Permanent	1256	Nil	Nil	1076	Nil	Nil
Other than permanent	171	Nil	Nil	125	Nil	Nil
Total Employees	1427	Nil	Nil	1201	Nil	Nil
Workers						
Permanent	NA	NA	NA	NA	NA	NA
Other than permanent	NA	NA	NA	NA	NA	NA
Total Workers	NA	NA	NA	NA	NA	NA

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

Category	Total (A)	FY 2024-2025				FY 2023-2024				
		Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Permanent	1256	0	0	1256	100	1076	0	0	1076	100
Male	964	0	0	964	100	823	0	0	823	100
Female	292	0	0	292	100	253	0	0	253	100
Others	-	-	-	-	-	-	-	-	-	-
Other than permanent	171	0	0	171	100	125	0	0	125	100
Male	84	0	0	84	100	72	0	0	72	100
Female	87	0	0	87	100	53	0	0	53	100
Others	-	-	-	-	-	-	-	-	-	-
Workers										
Permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
Other than	-	-	-	-	-	-	-	-	-	-
permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-

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	6*	19,07,500	1	19,35,000
Key Managerial Personnel	2^	52,18,885	2	16,54,007
Employees other than Board of Directors and KMP	1130	6,70,881	306	5,57,506
Workers	-	-	-	-

* Excluding Managing Director & CEO ^ KMP includes MD & CEO

**Board, KMP and employee numbers and remuneration are considered for the FY 2024-25 even if the Director / Officials were associated with the Company during part of the financial year.

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

	FY 2024-25 (in Rs.)		FY 2023-24 (in Rs.)	
	Permanent	Trainee	Permanent	Trainee
Gross wages paid to females	16,78,28,571	1,23,93,839	15,25,00,233	1,07,51,905
Total Wages	87,20,42,926	2,22,37,581	80,22,89,756	2,44,68,947
Gross wages paid to females as % of total wages	19.2%	55.73%	19.01%	43.94%

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

Yes, General Manager – Human Resource supervises the human resource function and is responsible for addressing the same.

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

We have established a Whistle Blower Mechanism to facilitate reporting of any unethical functioning. The company conducts its operations in a way that promotes the rights and dignity of every person while also making sure that all relevant legal obligations are met. The company is committed to taking prompt corrective action in the event of any actual or potential violations of the company code, regulations, or laws, including those involving violations of human rights. Also, the employees have access to Senior Management / Business Heads / HR Head to raise their Concerns.

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

	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	NIL	NIL	NA	1	Nil	NA
Discrimination at workplace	NIL	NIL	NA	NIL	Nil	NA
Child Labour	NIL	NIL	NA	NIL	Nil	NA
Forced Labour/ Involuntary Labour	NIL	NIL	NA	NIL	Nil	NA
Wages	NIL	NIL	NA	NIL	Nil	NA
Other human rights related issues	NIL	NIL	NA	NIL	Nil	NA

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

	FY 2024-2025	FY 2023-2024
Total Complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	Nil	1
Complaints on POSH as a % of female employees / workers	Nil	Nil
Complaints on POSH upheld	Nil	Nil

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

A zero-tolerance policy against sexual harassment is part of your company's commitment for upholding a harassment-free environment. The Company encourages the reporting of harassment-related concerns and swiftly responds to any complaints involving harassment or other objectionable behavior, if any.

We also have a whistleblower policy wherein the objective is to allow anyone to disclose any unethical behavior without fear of victimization or discrimination. We strongly condemn any form of victimization, harassment, or other unfair labor practices used against whistleblowers.

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

Given the nature of our operations, the scope of human rights requirements in business agreements and contracts is relatively less.

10. Assessments for the year:

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

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

Not Applicable

Leadership Indicators

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

There was no case of human rights grievances/complaints during the financial year 2024-25 and hence changes in the business process were not required.

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

No specific human rights due diligence was conducted

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?

Most of the company's offices are currently operating through rental premises wherein there is a shared entry for the building. All of the company's employees and differently-abled visitors follow the access provided by the owner/facility where the offices are rented.

4. Details on assessment of value chain partners:

% of value chain partners (by value of business done with such partners) that were assessed	
Child labour	NIL
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others - please specify	

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

No corrective actions pertaining to the above question 4 were required by the Company.

PRINCIPLE 6

Businesses should respect and make efforts to protect and restore the environment - E

Essential Indicators

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

Parameter	FY 2024-25 (in Rs.)	FY 2023-24 (in Rs.)
From renewable sources		
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)	-	-
From non-renewable sources		
Total electricity consumption (D)	2,02,02,843	1,73,94,335
Total fuel consumption (E) *	33,49,188	38,83,222
Energy consumption sources (F)	-	-
Energy Total energy consumed from non- renewable sources (D+E+F)	2,35,52,031	2,12,77,557
Total energy consumed (A+B+C+D+E+F)	2,35,52,031	2,12,77,557
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	-	-
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	-	-
Energy intensity in terms of physical output	-	-
Energy intensity (optional) – the relevant metric may be selected by the entity		

* Fuel expense is provided to the eligible officials of the Company as per policy of the Company.

The company is having primary business of providing housing finance and the Company is not involved in any manufacturing activities. Hence, the energy consumption is not intensive. Therefore arriving at energy consumption in unit was operationally challenging. However, the Company is cautious for optimum utilization of energy and wherever possible suitable steps are taken to save energy.

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 independent assessment/ evaluation by an external agency was carried out during the period under review.

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

No, the Company has not been identified as Designated Consumers (DCs) under the Performance, Achieve and Trade (PAT) scheme of the Government of India.

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

The company is not into manufacturing related activities and the water consumption is restricted to personal usage of employees only. Water is not consumed for any commercial operations. Also, the company is running its operations mostly through rental premises wherein the complex/facility is being shared with other tenants also. The company is committed to saving water and promoting its optimum usage.

Parameter	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)	Nil	Nil
(i) Surface water	Nil	Nil
(ii) Groundwater	Nil	Nil
(iii) Third party water	Nil	Nil
(iv) Seawater / desalinated water	Nil	Nil
(v) Others	Nil	Nil
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	Nil	Nil
Total volume of water consumption (in kilolitres)	10628.48	8651.92
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	6.31	5.68
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	130.31	115.94
Water intensity in terms of physical output	Nil	Nil
Water intensity (optional) – the relevant metric may be selected by the entity	Nil	Nil

The quantity of water (in litres) per employee derived from the available data in line with CGWA Guidelines - Estimation of Water Requirement for Drinking and Domestic Use, which provides for 45 litres per person per working day. Total water consumption is derived considering total average head count, total average working days and water requirement per person per working days as specified above. For the purpose of calculation of water intensity, conversion factor of 20.66 INR/USD and 20.43 INR/USD has been considered for adjusted PPP as published by International Monetary Fund (IMF) for FY 2024-25 and FY 2023-24 respectively.

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 independent assessment/ evaluation by an external agency was carried out during the period under review.

4. Provide the following details related to water discharged:

Parameter	FY 2024-2025	FY 2023-24
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
- No treatment	NIL	Nil
- With treatment - please specify level of treatment	Nil	Nil
(ii) To Groundwater		
- No treatment	Nil	Nil
- With treatment - please specify level of treatment	Nil	Nil
(iii) To Seawater		
- No treatment	Nil	Nil
- With treatment - please specify level of treatment	Nil	Nil
(iv) Sent to third-parties		
- No treatment	Nil	Nil
- With treatment - please specify level of treatment	Nil	Nil
(v) Others		
- No treatment	Nil	Nil
- With treatment - please specify level of treatment	Nil	Nil
Total water discharged (in kilolitres)	Nil	Nil

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.

The Company has not conducted any independent assessment/ evaluation by an external agency.

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

No, however, as a responsible company, we are committed to the efficient usage of water.

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format: Not applicable

Parameter	Please specify unit	FY 2024-2025	FY 2023-2024
NOx	NIL	NIL	NIL
SOx	NIL	NIL	NIL
Particulate matter (PM)	NIL	NIL	NIL
Persistent organic pollutants (POP)	NIL	NIL	NIL
Volatile organic compounds (VOC)	NIL	NIL	NIL
Hazardous air pollutants (HAP)	NIL	NIL	NIL
Others - please specify	NIL	NIL	NIL

The majority of the company's operations take place indoors and are unrelated to industrial processes, which frequently produce large air emissions. Because of this, emissions from our operations are low.

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 independent assessment/ evaluation by an external agency was carried out during the period under review.

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

Parameter	Unit	FY 2024-2025	FY 2023-2024
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	NIL	NIL
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	NIL	NIL
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	NIL	NIL	NIL
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)	NIL	NIL	NIL
Total Scope 1 and Scope 2 emission intensity in terms of physical output	NIL	NIL	NIL
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	NIL	NIL	NIL

Considering the operations of the company, the emissions are considerably low and it is operationally challenging for the company to collate such information from all branches and SAT centre.

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 independent assessment/ evaluation by an external agency was carried out during the period under review.

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

The company is cautious about its carbon footprint and has adopted energy-efficient measures such as using LED lights, and air conditioners, wherever possible. Also, wherever feasible the company takes suitable steps to reduce the usage of plastic.

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

Parameter	FY 2024-2025	FY 2023-2024
Total Waste generated (in metric tonnes)		
Plastic waste (A)	Nil	Nil
E-waste (B)	Nil	Nil
Bio-medical waste (C)	Nil	Nil
Construction and demolition waste (D)	Nil	Nil
Battery waste (E)	Nil	Nil
Radioactive waste (F)	Nil	Nil
Other Hazardous waste. Please specify, if any. (G)	Nil	Nil

Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	Nil	Nil
Total (A+B + C + D + E + F + G+ H)	Nil	Nil
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	Nil	Nil
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	Nil	Nil
Waste intensity in terms of physical output	Nil	Nil
Waste intensity (optional) - the relevant metric may be selected by the entity	Nil	Nil
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	Nil	Nil
(ii) Re-used	Nil	Nil
(iii) Other recovery operations	Nil	Nil
Total	Nil	Nil
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	Nil	Nil
(ii) Landfilling	Nil	Nil
(iii) Other disposal operations	Nil	Nil
Total	Nil	Nil

The Company is not engaged in manufacturing activities and the waste generated is minimal which is disposed in accordance with facilities provided by the local authorities. The Company is cautious about disposal of waste and adhere to the instructions issued by local authorities

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 independent assessment/ evaluation by an external agency was carried out during the period under review.

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.

Given the nature of its business, the company does not have any usage of hazardous or toxic chemicals.

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

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N)	If no, the reasons there of and corrective action taken, if any.
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Not applicable, the company is not having its operations/offices in/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:

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
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Not applicable

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N).

If not, provide details of all such non-compliances, in the following format:

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
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Yes, the company is compliant with the applicable environmental law/regulations/guidelines in India.

Leadership Indicators

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

Not applicable

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

(i) Name of the area : Nil

(ii) Nature of operations: Nil

Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2024-2025	FY 2023-2024
Water withdrawal by source (in kilolitres)		
(i) Surface water	Nil	Nil
(ii) Groundwater	Nil	Nil
(iii) Third party water	Nil	Nil
(iv) Seawater / desalinated water	Nil	Nil
(v) Others	Nil	Nil
Total volume of water withdrawal (in kilolitres)	Nil	Nil
Total volume of water consumption(in kilolitres)	Nil	Nil

Parameter	FY 2024-2025	FY 2023-2024
Water intensity per rupee of turnover (Water consumed / turnover)	Nil	Nil
Water intensity (optional) - the relevant metric may be selected by the entity	Nil	Nil
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water		
- No treatment	Nil	Nil
- With treatment - please specify level of treatment	Nil	Nil
(ii) Into Groundwater		
- No treatment	Nil	Nil
- With treatment - please specify level of treatment	Nil	Nil
(iii) Into Seawater		
- No treatment	Nil	Nil
- With treatment - please specify level of treatment	Nil	Nil
(iv) Sent to third-parties		
- No treatment	Nil	Nil
- With treatment - please specify level of treatment	Nil	Nil
(v) Others		
- No treatment	Nil	Nil
- With treatment - please specify level of treatment	Nil	Nil
Total water discharged (in kilolitres)	Nil	Nil

The company is not into manufacturing related activities and the water consumption is restricted to personal usage of employees only. Water is not consumed for any commercial operations. Also, the company is running its operations mostly through rental premises wherein the complex/facility is being shared with other tenants also, hence during the financial year under review, the company faced challenges in quantifying the consumption in terms of units. The company is committed to saving water and promoting its efficient usage.

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 independent assessment/ evaluation by an external agency was carried out during the period under review.

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

The Company is in the business of providing housing finance and is a financial service based company, the focus on environmental indicators is passive therefore Scope 3 emissions were not tracked during the period under review. The Company is committed to reducing emissions wherever possible.

Parameter	Unit	FY 2024-2025	FY 2023-2024
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	Nil	Nil
Total Scope 3 emissions per rupee of turnover	Nil	Nil	Nil
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	Nil	Nil	Nil

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 independent assessment/ evaluation by an external agency was carried out during the period under review.

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

Not applicable

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

Sr. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative	Corrective action taken, if any
1	Reducing Waste Generation	Wherever feasible attempts were made to reduce the usage of plastic and also of tissue paper by installing the hand dryer	Waste generation reduced	NA

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

The Company has a Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) which provides guidance for ensuring business continuity in case of technology, people, and process-related disruptions and also help to propagate effective business continuity management. The Business continuity plan is hosted on the website at <https://www.repcohome.com/policies-and-codes>

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.**

There have been no detrimental environmental impacts associated with the operations of the value chain of the company.

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

Nil

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

a. By the listed entity - Nil

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

PRINCIPLE 7

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

Essential Indicators

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

The Company presently is not a member of any trade and chamber of association.

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.

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
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Not applicable

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

Name of authority	Brief of the case	Corrective action taken
Nil		

Leadership Indicators

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

S. 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
			No		

PRINCIPLE 8

Businesses should promote inclusive growth and equitable development - S

Essential Indicators

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

Name and brief details of project	SIA notification No.	Date of notification	Whether conducted by independent external agency (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, in the following format:

S.No.	Name of Project for which R & R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R & R	Amounts paid to PAFs in the FY (In INR)
Not applicable						

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

The company has established the Customer Grievance Redressal system with the objective of quick and effective redressal of customer grievances.

The investors/shareholders can mail to the following address or call on the given landline number:

Mr. Ankush Tiwari

Company Secretary & Compliance Officer

Repco Home Finance Limited

Third Floor, Alexander Square,

Old No. 34 & 35, New No.2,

Sardar Patel Road, Guindy,

Chennai - 600032

Tel: 044- 42106650

E-mail: cs@repcohome.com

The employees can reach out to the HR Department to raise a complaint and the same is then taken up by the HR Department for effective redressal.

The company makes sure all of its CSR endeavors are completely transparent and uphold the highest ethical standards. However, if any stakeholder has any comments, questions, complaints, or grievances regarding CSR Initiatives, they can contact the company via email at cs@repcohome.com

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

Parameter	FY 2024-25	FY 2023-24
Directly sourced from MSMEs/ small producers*	NA	NA
Sourced directly from within the district and neighbouring districts	NA	NA

* Company is primarily engaged in business of housing finance, wherein no major input sourcing is required except for administrative purposes and the company makes feasible efforts to source material required from MSME vendors.

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

Location	FY 2024-25	FY 2023-24
Rural	-	-
(i) Disclose wages paid to persons employed (including employees or workers employed on a permanent/on contract basis)		
(ii) Total wage cost	-	-
(iii) % of job creation in Rural areas	0%	0%
Semi-urban	92,47,831	89,83,251
(i) Disclose wages paid to persons employed (including employees or workers employed on a permanent/on contract basis)		
(ii) Total wage cost	89,43,64,376	80,21,68,552
(iii) % of job creation in Semi-Urban areas	1.03%	1.12%
Urban	48,39,85,969	45,87,16,705
(i) Disclose wages paid to persons employed (including employees or workers employed on a permanent/on contract basis)		
(ii) Total wage cost	89,43,64,376	80,21,68,552
(iii) % of job creation in Urban areas	54.11%	57.18%
Metropolitan		
(i) Disclose wages paid to persons employed (including employees or workers employed on a permanent/on contract basis)	40,11,30,576	33,44,68,596
(ii) Total wage cost	89,43,64,376	80,21,68,552
(iii) % of job creation in Metropolitan areas	44.85%	41.70%

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

Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments

(Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
	Not applicable

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

S. No.	State	Aspirational District	Amount spent (In INR)
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Nil

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

No, but the company encourages all of the branches and SAT centre to procure locally their stationary, supplies, and housekeeping requirements.

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

Not applicable

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

Not applicable

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

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

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
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Nil

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	For promoting education and preventive health care	10,777	100%
2	For differently abled and livelihood enhancement projects	150	100%
3	For providing facilities for senior citizens	100	100%
4	For Eradicating hunger	22,000	100%
5	Promoting employment and enhancement of vocational skills	2000	100%

6	Rural development	2100	100%
7	Measures for reducing inequalities of economically weaker section	1242	100%

PRINCIPLE 9

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

Essential Indicators

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

Customer Service & Grievance Redressal Mechanism – Key Highlights

The Company has a clearly defined and easily accessible mechanism for dealing with and redressal of customer complaints and grievances through proper service delivery and review mechanism.

a. Escalation

If customers have any grievances, they have the option to contact their home branch for a prompt resolution. In the event, the branch is unable to address the grievance satisfactorily or if the customer remains dissatisfied with the resolution provided, they can submit their grievance through the following modes

- E-mail to a dedicated email Id: grievance@repcohome.com
- By contacting the Customer Services Department functioning at the Corporate office, Chennai via telephone, or
- Submit their grievances by post to the Customer Services Department. The grievance should be addressed to the Grievance Redressal Officer, Repco Home Finance Limited, Corporate office located at the Third floor, Alexander Square, Old No. 34 & 35, No. 2, Sardar Patel Road, Guindy, Chennai – 600032. Contact details for the Grievance Redressal Department are available on the website of the Company <https://www.repcohome.com>

In addition to receiving grievances directly from customers, the Company also addresses grievances received through various regulatory/supervisory bodies including NHB (GRIDS), Public Grievance portal (CPGRAMS), Reserve Bank of India, Ministry of Corporate Affairs and other Ministries/Regulatory Bodies. Our Customer Services department, located at our Corporate Office, is entrusted with the responsibility of handling these grievances.

b. Assignment of Complaints & Redressal

Based on the nature of the grievance, specific timelines have been established for different categories to ensure timely and appropriate resolution. The Company is committed to addressing grievances in a proper and time-bound manner, providing customers with detailed guidance throughout the process.

To effectively handle customer grievances, the Company has implemented an escalation mechanism/matrix. The Company prominently displays at each branch including the corporate office as well as on its website <https://www.repcohome.com> the escalation process for customer grievances along with contact details.

In the event of any anticipated delays beyond the stated timelines, the customer is informed by the Company. The final response/redressal is sent within one month (30 days) from the date of receipt of the complaint. In case of any further delay, the Company explains to the customer, the reason for needing more time, ensuring that the grievance is addressed within a maximum period of six weeks from the receipt of the complaint.

c. Monitoring & Analyzing Complaints

The Company maintains a systematic procedure for internal review and monitoring, which includes conducting root cause analysis of customer grievances across various levels within the organization. This process aims to improve the quality and effectiveness of customer service. The Managing Director & CEO of the Company reviews the grievance redressal process on a monthly basis. The status of complaints, along with their nature, is presented to the Board on a Half-yearly basis. This ensures transparency and accountability in addressing customer grievances.

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	Nil
Safe and responsible usage	
Recycling and/or safe disposal	

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

	FY 2024-25			FY 2023-24		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	NIL	NIL	NA	NIL	NIL	NA
Advertising	NIL	NIL	NA	NIL	NIL	NA
Cyber-security	NIL	NIL	NA	NIL	NIL	NA
Delivery of essential services	NIL	NIL	NA	NIL	NIL	NA
Restrictive Trade Practices	NIL	NIL	NA	NIL	NIL	NA
Unfair Trade Practices	NIL	NIL	NA	NIL	NIL	NA
Other	922	4	922 complaints received includes 18 repetitive complaints (i.e same complaints addressed to various forums). All the complaints received were redressed within the stipulated time frame in line with our Grievance Redressal Policy	831	4	831 complaints received includes 25 repetitive complaints (i.e same complaints addressed to various forums). All the complaints received were redressed within the stipulated time frame in line with our Grievance Redressal Policy.

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

	Number	Reasons for recall
Voluntary recalls	Nil	Nil
Forced recalls	Nil	Nil

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

A comprehensive Cyber Security Policy is in place. Access to information and business applications is strictly governed by a need-to-have and need-to-know basis, granted only upon approval from designated information owners. Furthermore, our Company diligently ensures compliance with all relevant legal requirements and regulations pertaining to data protection and privacy. For detailed information regarding our policies, please visit our website at: <https://www.repcohome.com/policies-and-codes>

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 such instance was faced by the Company during the period under review.

7. Provide the following information relating to data breaches:

- Number of instances of data breaches - Nil
- Percentage of data breaches involving personally identifiable information of customers - There were no instances of data breach during the year.
- Impact, if any, of the data breaches - NA

Leadership Indicators

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

Through its official website, <https://www.repcohome.com> the company makes sure that detailed information about its loan products and services are easily accessible to everybody and also the company uses other marketing collateral.

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

The company maintains a high level of transparency in our dealings with customers which has helped us to establish trust. Also, a detailed discussion in the preferred language of the customer is carried out with the customer to explain the important provisions of loan agreements and to acquaint them with the full loan disbursement and repayment procedure.

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

Wherever possible the company tries to reach the customer through email/SMS/Phone Calls.

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not applicable) If yes, provide details in brief.

Yes, the Company displays the product information through various means like website, branch, loan agreement, Most Important Terms and Conditions & Key Facts Statement etc.

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, post first disbursement of the loan, customer service department makes a call to the customers to assess their engagement experience and rate the same on scale of 1 to 5.