

SGRL ESMS Manual	ANNEXURE - 2	Document Code: Version: Date: 19.01.2026 Document owner: HR Approved by - Board of Directors
	Document Title: Environmental & Social Policy	

Environmental & Social Policy

SEWA Grah Rin Limited-SITARA (SGRL) is committed to provide safe and healthy work environment, free from any accidents/ incidents for its employees, third party vendors, investors, and all other stakeholders associated with the Company. SGRL is committed to fight poverty with passion and professionalism, help people help themselves by providing loans, technical assistance and other support to enable them to improve the quality, durability, safety, security, hygiene, and comfort of their homes, to enhance sustainability of people's lives and their livelihoods and to ensure that environment is not degraded in the process, to respect human rights and to create opportunities for women through its lending activities.

This Policy shall be effective from the date of approval by the Senior Management and shall supersede any prior policy or understanding or statement in this regard.

SGRL will:

- Comply with all the local, state and national (E&S) laws, international environmental and social standards, legal regulations, reference standards as applicable and embrace good practices related to environmental & social aspects in all their business activities
- Implement E&S risk management systems and procedure, that ensure a systematic approach to risk assessment, management, monitoring and reporting on progress and, to the extent possible, involving stakeholders
- Ensure that company's exclusion list of prohibited investment activities is consistently applied across its credit and loan decisions
- Proactively support women's economic empowerment and broader gender equality opportunities in the lending activities
- Encourage its employees to adopt environment friendly practices, as the company understands that its employees can play a major role in reducing its environmental impact
- Support climate friendly solutions and opportunities for its customers.
- Endeavor to create awareness among customers regarding various initiatives, products and services of the company which have positive environmental impact
- Make efforts to make investment / lend in a responsible manner which has a positive impact directly or indirectly on the environment
- Avoid engaging forced, involuntary, bonded or child labour and, discrimination among employees (including contractual workforce), follow disciplinary practices and the system of freedom of association and collective bargaining
- Make available fair, transparent and timely redressal mechanism for stakeholders in respect of any grievance
- Respect human right principles as well as local cultures, customs and values while dealing with the local community, ensuring community safety with respect to the company's operations
- Support equal pay for equal work, privacy of personnel data, code of conduct and diversity in representation at all levels within the organization
- Set out organizational roles and responsibilities and ensure that all employees and workers are aware of their roles and responsibilities to fulfil and sustain the policy

- Work with an objective of pollution prevention, energy conservation, efficient use of natural resources, promote the reduction of emissions of greenhouse gases, recovery, recycling, reuse, and proper segregation and reduction of waste in order to minimize hazards and risks at each stage of operational activities
- Ensure responsible and transparent information disclosures to the stakeholders on the company's environmental and social performance
- Provide safe, harassment free workplace and healthy environment for the employees, visitors and other stakeholders to prevent work-related injury and ill-health
- Ensure necessary training is provided to all employees and contractors on E&S related issues, concerns and best practices
- Work together with strategic partners and other organisations in coordinating effective interventions to promote environmental and social sustainability
- Implement adequate transparency about the company's business, and a governance structure that demonstrates appropriate accountabilities
- Uphold the highest standards in all business dealings, and comply with the anti-bribery & anti-corruption policy

Date:

(Name)

Place: