



BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT 2021-22

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT 2021-22

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity:	L65991DL1990PLC041796
2. Name of the Listed Entity:	Satin Creditcare Network Limited
3. Year of incorporation:	October 16, 1990
4. Registered office address:	5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Azadpur, Delhi-110 033
5. Corporate address:	Plot No. 492, Udyog Vihar, Phase – III, Gurugram, Haryana – 122016, India
6. E-mail:	info@satincreditcare.com
7. Telephone:	+91 124 471 5400
8. Website:	www.satincreditcare.com
9. Financial year for which reporting is being done:	2021-2022
10. Name of the Stock Exchange(s) where shares are listed:	<ul style="list-style-type: none"> National Stock Exchange of India Limited (NSE) – NSE Ticker: SATIN BSE Limited (BSE) – BSE Ticker: 539404
11. Paid-up Capital:	INR 75,01,89,970
12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report:	<ul style="list-style-type: none"> DIN: 00333754 Name: Mr Harvinder Pal Singh Designation: Chairman cum Managing Director Telephone number: 0124-4715400 E-mail Id: hpsingh@satincreditcare.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):	The disclosures under this report are made on a standalone basis.

II. Products/services

Current Product Offerings:

- Microfinance Services
 - Income Generation Loan (IGL)
 - Water, Sanitation & Hygiene Loan (WASH)
- MSME Loan
 - Lending to Merchants, Retailers, Service Providers, Salaried and Self-Employed Professionals.

15. Products/Services sold by the

S. No.	Product/Service
1	Microfinance Services

Operations

16. Number of locations where pla

Location
National
International

17. Markets served by the entity:

a. Number of locations
Location
National (No. of States)
International (No. of Countries)

b. What is the contribution

Not Applicable

c. A brief on types of custo

We primarily provide microfinance services to underserved or unserved customers.

Employees

18. Details as at the end of Financial Year

a. Employees and workers (as at the end of Financial Year)	
Sr. No.	Particulars



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19. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	8	1	0.12%
Key Management Personnel	4	0	0.00%

18. Turnover rate for permanent employees and workers

	2019-20			2020-21			2021-22		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	41%	38%	42%	44%	38%	46%	43%	51%	45%

Holding, Subsidiary and Associate Companies (including joint ventures)

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

Sr 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.	Taraashna Financial Services Limited	Subsidiary Company	100.00%	Yes
2.	Satin Housing Finance Limited	Subsidiary Company	100.00%	Yes
3.	Satin Finserv Limited	Subsidiary Company	100.00%	Yes

CSR Details

21. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)

Yes

The Company's Corporate Social Responsibility (CSR) is widely defined, taking into consideration the following factors:

- Community-wide welfare initiatives to ensure that the poorest members of society receive the most benefit

Transparency and Disclosures Com

22. Complaints/Grievances on ar Business Conduct (NGRBC):

Stakeholder group from whom complaint is received	Grie Red Mecl In Pla No) then web-grie redres
Communities	\
Investors (Other than shareholders)	\
Shareholders	\
Employees & workers	\
Customers	\
Value Chain Partners	\

The grievance redressal policy practices/#Policy-on-Grievanc

Certain policies which are inter

The complaints pending are th subsequently by the grievance

23. Overview of the entity's mater

Please indicate material respo matters that present a risk or mitigate the risk along-with its

Refer to page 80 of this Annual

SECTION B: MANAGEMENT AND P

This section is aimed at helping bus the NGRBC Principles and Core Ele



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Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	The Company strives towards its mission and vision of working towards the underserved and unserved section of society by providing a comprehensive range of products and services. The Company believes in gender empowerment by leveraging technology and innovation to forge sustainable strategic partnerships								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	The Company diligently oversees the progress against its action plan. Our client base comprises of around 99% of women entrepreneurs ensuring gender empowerment. About 74% of our portfolio exposure is from rural areas. Around 78% of our portfolio is to minority, OBC and SC & ST.								
Governance, leadership and oversight									
7. Statement by Director responsible for the business responsibility report, highlighting ESG-related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	Refer to page 17 of this Annual Report								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (res).	(Mr Harvinder Pal Singh) Chairman cum Managing Director								
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.	(Mr Harvinder Pal Singh) Chairman cum Managing Director Chairman of the CSR Committee								

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								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	Y	Y	Y	Y	Y	Y	Y	Y	Y
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Y	Y	Y	Y	Y	Y	Y	Y	Y

11.

Has the entity carried out independent assessment/evaluation of the working of its policies by an external	P1	P2	P3	P4	P5	P6	P7	P8	P9

SECTION C: PRINCIPLE WISE PERFORMANCE

This section is aimed at helping entities to disclose their processes and decisions. The information disclosed by entities is expected to be disclosed by entities which aspire to be responsible.

Principle 1: Business should conduct its operations with ethics, transparency and accountability

Principle 4: Business should respect the interests of, and be responsive towards, all stakeholders, especially those who are disadvantaged, vulnerable and marginalized

Principle 7: Business, when engaged in influencing public and regulatory policy/policies, should do so in a responsible manner

PRINCIPLE 1

Essential Indicators

1. Percentage coverage by training programs	Segment	Total training programs
	Board of Directors	
	Key Managerial Personnel	
	Employees other than	• Training



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The Independent Directors are familiarized with their roles, rights and responsibilities in the Company, nature of the industry in which the Company operates, business model of the Company, legal updates, etc. through structured familiarization program. The details of the familiarization program for the Independent Directors is available on the Company's website at below link:

Web Link: <https://satincreditcare.com/policies-practices/#1611050197222-fdc295ab-84a2>

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):

Nil

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

Nil

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. The Company has an anti-corruption and anti-bribery policy in place and the same is a part of the HR Manual of the Company. The policy establishes a set of norms and principles that emphasize our goals and values while also establishing a professional conduct standard. It aids in the fight against corruption while conducting business in a trustworthy and ethical manner.

The Company takes a stance of zero tolerance towards bribery and fraud practices and our Company's Whistleblower Policy provides the necessary safeguards. It enables our employees to voice their concerns about unethical behavior, actual or suspected fraud, or to report them.

Any 'Breach of Integrity' and/or fraud is a very important issue for any microfinance institution like ours and so the Company has evolved a policy guideline to deal with directors, employees, channel partners, customers, service providers or others who are reported to have breached integrity or committed fraudulent act(s).

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

2021-22: Nil

2020-21: Nil

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

2021-22: Nil

As per the provisions of the Companies Act, 2013, the Company has disclosed the details of the Relatives in which they have in the financial year in the Report. Based on which, the Company has not received any report from any of the Director of the Company.

In case, if there is any interest in the Company, the Company also has disclosed the details of the Transactions to take care of the provisions of the Companies Act, 2013. It may be against the best interest of the Company.

Web Link : <https://satincreditcare.com/policies-practices/#1611050197222-fdc295ab-84a2>
RPT.pdf

PRINCIPLE 2

Essential Indicators

1. Percentage of R&D and capital expenditure on R&D and social impacts of product development

	2021-22
R&D	27,50,00,000
Capex	1,38,30,00,000

2. Does the entity have procedure for handling complaints

Yes. As the nature of the business is financial services, the Company has a robust system for handling complaints. The Company has a dedicated team for handling their products and services. The Company has a robust system for handling their products and services. The Company has a robust system for handling their products and services.

3. Describe the processes in place for handling complaints

E-waste – The Company engaged a third party vendor to receive an e-waste disposal certificate.

4. Whether Extended Producer Responsibility (EPR) plan is in place? If not, provide steps to be taken

Not Applicable



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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).

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

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

Not Applicable

PRINCIPLE 3

Essential Indicators

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

Category	% Of employees covered by											
	Total (A)		Health insurance (B/A)		Accident insurance (C/A)		Maternity benefits (D/A)		Paternity Benefits (E/A)		Day Care facilities (F/A)	
	Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)		
Permanent employees												
Male	10,339	26%	10,339	100%	-	-	-	-	-	-	-	
Female	337	34%	337	100%	5	1%	-	-	-	-		
Total	10,736	26%	10,736	100%	5	1%	-	-	-	-		

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

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

Benefits	2021-22			2020-21		
	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	98%	NA	Y	99%	NA	Y
Gratuity	100%	NA	NA	100%	NA	NA
ESI	77%	NA	Y	77%	NA	Y

5. Return to work and Retention

Gender	Retn
Male	
Female	
Total	

6. Is there a mechanism available if yes, give details of the mechanism

Yes, the Company has an Emp or Atoot Bandhan, resulting in a

Permanent Workers

Other than Permanent Workers

Permanent Employees

Other than Permanent Employees

7. Membership of employees and

8. Details of training given to employees

Our people policies are intended to providing a caring environment leadership talent pipeline, regular quality learning programmes, S – that are easily accessible to Learning and development pro objectives into action. We've p trainings created in-house and Training Initiatives undertaken

- Conducted 442 batches v have trained 4,850 newly
- The period of COVID mad cashless training on diff



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- E-learning questionnaire designed for digital learning which will help field staff for skill enhancement.

Category	2021-22				2020-21			
	On Health and safety measures		On Skill upgradation		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	10,736	54%	5,790	54%	4,027	39%	8,672	84%
Female	405	25%	152	38%	138	45%	144	46%
Total	11,141	53%	5,942	53%	4,165	39%	8,816	83%

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

A progressive and transparent culture is being developed across the firm, thanks to score cards and an online Performance Management System (PMS). The Company has set an industry milestone for forming first line leaders with the launch of UDAAN. UDAAN is a field employee appraisal concept that uses their performance as the basis for making them eligible for bi-annual promotion.

Category	2021-22			2020-21		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
	Employees					
Male	8,528	1,036	12%	6,574	1,770	27%
Female	167	25	15%	206	72	35%
Total	8,695	1,061	12%	6,780	1,842	27%

10. Health and safety management system:

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

Yes, we have the following health and safety management system in place

- Group Mediciclaim Policy
- Group Term Life Policy
- Personal Accident Policy

d. Do the employees/ workers work in hazardous areas?

Yes

11. Details of safety related incidents during the year

Safety Incident/Number

Lost Time Injury Frequency (million-person hours worked)

Total recordable work-related incidents

No. of fatalities

High consequence work-related incidents (excluding fatalities)

12. Describe the measures taken to prevent recurrence of incidents

Measures taken by the Company

Sexual harassment-

The Company emphasises on the safety of its employees and the adequate measures for the same. During the year, for COVID-19 pandemic, the Company has taken various measures, which included vaccination of all employees, providing masks to every employee, etc. The Company also provides health insurance to every employee, etc. The Company also provides health insurance to every employee, etc. The Company also provides health insurance to every employee, etc. The Company also provides health insurance to every employee, etc.

13. Number of Complaints on the part of employees

Filed
the



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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.

Leadership Indicators

Welfare Initiatives taken by the Company in 2021-22:

The Company has taken all the necessary corrective actions like regular fire drills to prepare all employees for any fire or emergency related measures and for health and safety practices at the workplace, various measures like medical check ups, yoga sessions etc. are being organized under the aegis of HR teams, etc.

Leadership Indicators

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

Yes. We have well defined policy known as Satin Sahyog.

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

A well-defined statutory compliance tracker is in place, which acts as a reminder for our payroll team to make sure we adhere with all the statutory dues & obligations.

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:

As a Company that cares, SCNL pledged to stand by the employees and their family who succumb to fatal accidents. As a part of following the value of nurturing lives, the organization helps to support the families with life supporting major benefits – Pension to parents of INR 10,000 till one of the family members gets a job. Education for 2 children, offering job for one family member; lifetime mediclaim cover for maximum 5 family members. These benefits help the family of the deceased to sustain their livelihood. This creates a sense of security in the employees and build their trust.

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:

4. Does the entity provide transition plan for career endings resulting from restructuring?

Yes. Career assistance is provided to employees.

5. Details on assessment of value chain risks

Health and safety practices

Working Conditions

6. Provide details of any corrective actions taken to address health and safety risks

The Company has taken all the necessary corrective actions like regular fire drills to prepare all employees for any fire or emergency related measures and for health and safety practices at the workplace, various measures like medical check ups, yoga sessions etc. are being organized under the aegis of HR teams, etc.

PRINCIPLE 4:

Essential Indicators

1. Describe the processes for identifying and assessing value chain risks

Any individual or group of individuals is considered as a core stakeholder.

The key stakeholder groups of the organization are:

- Communities
- Customers
- Employees
- Investors
- Government and regulatory bodies
- Lenders
- Media



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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	Whether identified as Vulnerable & Marginalized Group (Yes/No)
Customers	Yes	<ul style="list-style-type: none"> Customer care channels – Telephone, Email, Website Centre meeting Customer relationship managers Financial literacy program Engagement through business correspondent network Customer satisfaction surveys 	Ongoing and need based engagement	<ul style="list-style-type: none"> To provide affordable financial services Quality and convenience of access to our products and services To promote digital literacy World-class Customer service To address the issues of the customers Transparency in process and the operations 	No
Stakeholders & Investors	No	<ul style="list-style-type: none"> Investor meets and calls Investor grievance channels Dissemination of information through - financial results, investor presentations and press releases Annual general meeting Website Various media channels 	Annual, Quarterly, Need-based and Ongoing	<ul style="list-style-type: none"> Updating on business performance and developments in the Company and its subsidiaries To ensure ethical business practices Transparent and timely reporting 	Yes
Government and Regulatory Bodies	No	<ul style="list-style-type: none"> Engagement at industry platforms and meetings Presentations Regulatory reporting practices 	Periodic and need-based engagement	<ul style="list-style-type: none"> Compliance with all legal and regulatory requirements Effective governance Responsible tax payment 	No
Lenders, Media, Rating Agencies					



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As mentioned above, the Company continuously interacts with its stakeholders and is open to enact upon and incorporate any suggestions received from the stakeholders. During the period, the Company did not receive any material suggestions from any of the stakeholders.

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

Understanding the needs

The Company specializes in providing financial services to low-income rural Indian households for their fundamental requirements. Through simple access to collateral-free microcredit, the Company assists these households in carrying out economic activities.

All of the Company's products are designed in a way that covers and specializes needs of our customers. Primarily, IGL loans are provided for purposes like agriculture, transportation, trading, and production related business activities, that cater to uplifting the weaker sections of society economically. We also give clean energy loans, water loans, sanitation loans, pressure cooker loans, and facilitates health to improve the quality of life of our borrowers and their families.

Focusing on Development and Empowerment

We hold financial and leadership empowerment workshops for our borrowers, as well as free health-checkup camps for the community, support for local government schools, plantation campaigns, flood relief assistance, and enterprise skill development training.

Grievance Module

We have a dedicated grievance cell to address the queries, request and complaints of the clients.

Feedback on Products and Services

The Company take timely feedback from the customers with regard to the products and services and in staff interactions to understand their satisfaction level.

PRINCIPLE 5

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:

The Environmental & Social Policy addresses human rights issues and ensures that the Company is working and exceed international labor standards.

Our company's Social Policy will ensure that:

- There is no force of decision and employment is freely chosen

Category
Permanent
Other than permanent
Total Employees

2. Details of minimum wages paid

Category	Total (₹)
Permanent	10
Male	10
Female	3
Other than Permanent	4
Male	4
Female	

3. Details of remuneration/salary

Category	Number of Employees
Board of Directors (BoD) (Chairman cum Managing Director)	1
Key Managerial Personnel (Other than BoD)	1
Employees other than	10



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

	2021-22			2020-21		
	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	4	0	-	2	2	-
Discrimination at workplace	0	0	-	0	0	-
Child Labor	0	0	-	0	0	-
Forced Labor/Involuntary Labor	0	0	-	0	0	-
Wages	0	0	-	0	0	-
Other human Rights related Issues	0	0	-	0	0	-

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

Our Company has a written policy in place to protect its employees against sexual harassment at work. The Company is in compliance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013, and on August 14, 2017 adopted a revised policy on Sexual Harassment (which is part of the Company's HR Manual) to prohibit, prevent, or deter any acts of sexual harassment at work.

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

No

9. Assessments for the year.

	% Of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child Labour	NA
Forced or Involuntary Labour	NA
Sexual Harassment	NA
Discrimination at workplace	NA
Wages	NA
Others – please specify	NA

10. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.

4. Details on assessment of value chain:

Sexual Harassment
Discrimination at workplace
Child labour
Forced Labour/ Involuntary labour
Wages
Others – Specify

5. Provide details of any correct assessments at Question 4 above:

Not Applicable

PRINCIPLE 6

Essential Indicators

1. Details of total energy consumption of the business of the Company:

Parameter

Total electricity consumption (A)
Total fuel consumption (B)
Energy consumption through c
Total energy consumption (A+B+C)

Note: Indicate if any independent agencies have been engaged. If yes, name of the external agency.

2. Does the entity have any sites where the Greenhouse Gas (GHG) emissions have been measured? If yes, name of the external agency.

Not Applicable

3. Provide details of the following indicators:

The Company's water usage is

Note: Indicate if any independent agencies have been engaged. If yes, name of the external agency.



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

Not Applicable

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) if yes, name of the external agency. Not Applicable

7. Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details. Not Applicable

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

Parameter	2021-22	2020-21
Total Waste generated (in metric tonnes)		
Plastic waste (A)	NA	NA
E-waste (B)	6.95	0.17
Bio-medical waste (C)	NA	NA
Construction and demolition waste (D)	NA	NA
Battery waste (E)	NA	NA
Radioactive waste (F)	NA	NA
Other Hazardous waste. Please specify, if any. (G)	NA	NA
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	NA	NA
Total (A+B + C + D + E + F + G + H)	6.95	0.17

For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)

Category of waste	2021-22	2020-21
(i) Recycled	No	No
(ii) Re-used	No	No
(iii) Other recovery operations	No	No
Total	-	-

For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)

Category of waste

No

9. Briefly describe the waste management practices adopted by your company to reduce usage of hazardous waste and adopted to manage such waste.

The Company does not generate hazardous waste.

10. If the entity has operations/offices in ecologically sensitive areas (biodiversity rich areas, biosphere reserves, wetlands, etc.) provide details of approvals / clearances are required.

11. Details of environmental impact assessment conducted in current financial year. Not Applicable

12. Is the entity compliant with the provisions of the Pollution Control Act (Prevention and Control of Pollution Act, 1986) and other rules thereunder (Y/N). If not, provide details.

Leadership Indicators

1. Provide break-up of the total energy consumed in the following format:

Parameter	2021-22
From renewable sources	0.00
Total electricity consumption (A)	100.00
Total fuel consumption (B)	0.00
Energy consumption through other sources (C)	0.00
Total energy consumed from non-renewable sources (B+C)	0.00

Total electricity consumption

Total fuel consumption (E)

Energy consumption through other sources (C)

Total energy consumed from non-renewable sources (B+C)

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



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4. Please provide details of total Scope 3 emissions & its intensity, in the following format: Not Applicable

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No

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

Not Applicable

6. 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: Not Applicable

Sr. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)
1	Going Paperless. Growing Sustainable.	We promote and encourage extensive use of technology in our everyday lives. Our aim is to significantly bring down the use of paper, contributing to a healthy environment. As a responsible organization, we are gradually adopting electronic document management and other digital tools to go paperless. We have continuously increased our usage of tablets for our fieldwork to onboard new clients and manage the end-to-end loan processing.
2	Clean Energy Solution	Partnered with leading solar providers to facilitate access to solar power-driven home lighting systems and enable customers to engage in productive activities. Installed solar panels on the rooftop of our new corporate office building to harness solar power and reduce electricity consumption.

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

Yes, the Company has a Business Continuity Plan (BCP) in place. The Company has assessed the potential crisis and their likely impact on its business. For instance, at the time of COVID-19, the Company did a 360 degree impact assessment to take stock of any eventuality in case of a complete shutdown. The Company undertook various measures to ensure the well-being of its employees.

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

Not Applicable

PRINCIPLE 7

Essential Indicators

1. a. Number of affiliations with
 - The Company is a member of
 - Microfinance Institutions
 - Sa-Dhan
 - Association of Microfinance Institutions
 - Uttar Pradesh Microfinance Association
 - Association of Karnataka Microfinance Institutions
 - Odisha State Association of Microfinance Institutions

b. List the top 10 trade and service providers. The entity is a member of the industry. Same as above

2. Provide details of corrective actions taken based on adverse orders from regulatory authorities. No such case has been filed so far.

Leadership Indicators

1. Details of public policy positions adopted by the entity. The Chairman cum Managing Director is a member of the National Council of Industrial Management (FICCI) as the member of the National Council of Industrial Management industry.

PRINCIPLE 8

Essential Indicators

1. Details of Social Impact Assessment for the financial year.

The Company during the period has conducted a social impact assessment survey provided in the report. There were several positive changes observed during the period.



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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): Not Applicable
2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:
Refer to page 89 of this Annual Report
3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No): 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: Not Applicable
5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved: Not Applicable

6. Details of beneficiaries of CSR Projects:

Refer to page 89 of this Annual Report

PRINCIPLE 9

Essential Indicators

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

Process to address consumer complaints:

The Company has developed the redressal mechanism to solve its customer' grievances/complaints on the basis of priority.

There are different methods through which customers can register their complaints with us.

1. Toll-free number
2. Complaint section in the centre meeting register
3. Complaint registers at branches and regional offices
4. Complaint boxes at branch and regional offices
5. Direct escalation to the head office through
 - a. Office landline number
 - b. Email ID- clientgrievance@satincreditcare.com

3. Number of consumer complaints received during the year	
Data privacy	
Advertising	
Cyber-security	

4. Details of instances of product recall
5. Does the entity have a framework in place to provide a web-link of the policy on consumer grievance redressal? Yes, the Company has a policy on consumer grievance redressal on its website.
6. Provide details of any corrective actions taken by regulatory authorities

Not Applicable

Leadership Indicators

1. Channels / platforms where information is available (if any).
2. Steps taken to inform and educate customers.
3. Mechanisms in place to inform and educate customers.
4. Does the entity display product information in a clear and legible manner relating to the major products and services?