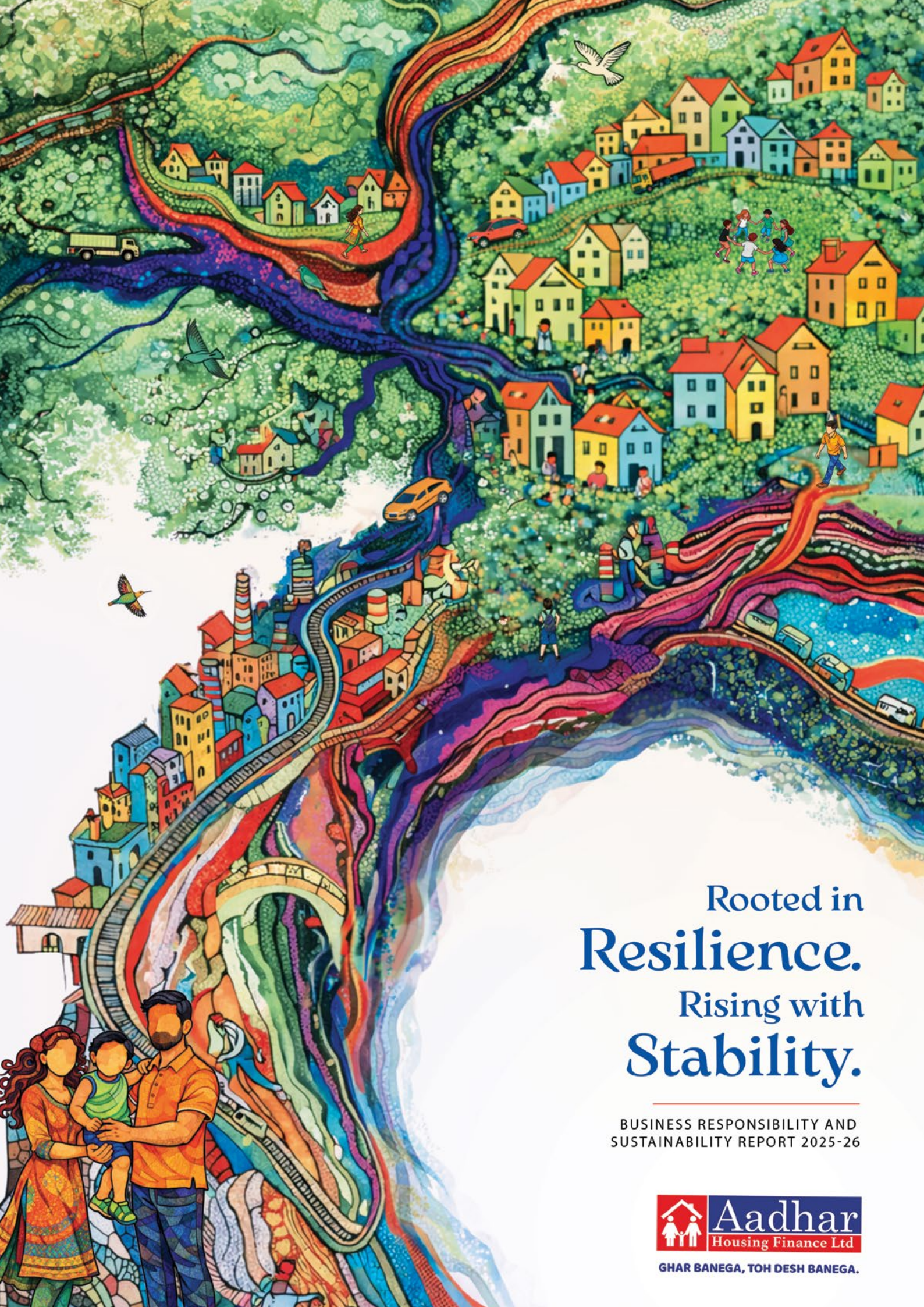




Rooted in
Resilience.
Rising with
Stability.

BUSINESS RESPONSIBILITY AND
SUSTAINABILITY REPORT 2025-26



GHAR BANEGA, TOH DESH BANEGA.

Annexure 5

Business Responsibility and Sustainability Report

Section A: General disclosures

Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity	L66010KA1990PLC011409
2. Name of the Entity	Aadhar Housing Finance Limited (the 'Company'/ 'AHFL')
3. Year of Incorporation	1990
4. Registered office address	No.3, 'JVT Towers', 8 th A Main Road, Sampangi Rama Nagar, Bangalore, Karnataka- 560027.
5. Corporate address	Office No. 501 and 503, 5 th Floor, Lightbridge, Saki Vihar Road, Andheri East, Mumbai Suburban (District), Maharashtra- 400072
6. E-mail	customercare@aadharhousing.com
7. Telephone	022-71189900
8. Website	https://aadharhousing.com/
9. Financial year for which reporting is being done	April 1, 2025 to March 31, 2026
10. Name of the Stock Exchange(s) where shares are listed	1. National Stock Exchange of India Limited (NSE) 2. BSE Limited (BSE)
11. Paid-up Capital	₹4,35,70,37,100 as on March 31, 2026
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: Mr. Nirav Shah, Chief Risk Officer E-mail ID: customercare@aadharhousing.com Telephone No.- 022-71189900
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 consolidated basis for Aadhar Housing Finance Limited (AHFL) and its Subsidiary. Subsidiary in the reporting boundary is as covered in Section A- Q. 23. Please note: The disclosures made under Principle 6 cover data for AHFL on a standalone basis, and pertains to registered office, corporate office and Thane branch. Kirtane and Pandit LLP
14. Name of assurance provider	Kirtane and Pandit LLP
15. Type of assurance obtained	Reasonable Assurance on core indicators only

Products/services

15. 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 (FY 2025-26)
1	Financial and Insurance activities	Financial services activities, except insurance and pension funding	100

16. Products/Services sold by the entity (accounting for 90% of the entity's Turnover) (need to collect)

S. No.	Product/Service	NIC Code	% Of Total Turnover Contributed
1	The Company's primary business is providing home loans for the purchase, construction, renovation and repair of residential properties. Company also offers customers loan for purchasing commercial properties and other mortgage loans including loans against property.	64910	100%

Operations

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

Location	Number of plants	Number of offices	Total
National	N.A*	638	638**
International		0	0

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

**Includes corporate offices and branches.

18. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	22
International (No. of Countries)	0

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

Nil, The Company's operations are confined exclusively to India.

c. A brief on types of customers

AHFL is a retail-focused housing finance company primarily serving the low-income housing segment in India. The Company caters mainly to economically weaker section (EWS), low-income group (LIG), and low-to-middle-income customers who seek small-ticket mortgage loans, with the average loan size ranging between ₹10 lakh and ₹15 lakh. A large share of its customers belong to the low-income segment who often have limited or no access to formal credit channels, making AHFL an important enabler of home ownership and financial inclusion.

Driven by its mission 'Home ownership for aspirational India', AHFL has built a wide branch and sales office network spanning diverse geographies in India. The Company has also established deep-impact branches in remote locations, to address the housing finance needs of customers in Tier 4 and Tier 5 towns. Reflecting its strong focus on underserved communities, more than 60% of its Gross AUM is derived from EWS and LIG customers.

AHFL offers customized mortgage solutions to both salaried and self-employed borrowers, recognizing the varied income profiles and financing needs of its target segment.

While home loans remain the core offering, AHFL also provides a broader suite of secured lending products. These include loans against property, as well as financing for home renovation and extension, purchase of commercial property, and self-occupied residential property. Through this diversified yet focused product portfolio, AHFL continues to address the evolving housing and property-related financing needs of low and middle-income households.

Employees

19. Details at the end of Financial Year:

a. Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female		Transgender	
			No. (B)	% (B / A)	No. (C)	% (C / A)	No. (D)	% (D / A)
Employees								
1.	Permanent (D)	5430	5184	95%	246	5%	0	0%
2.	Other than Permanent(E)	4648	4376	94%	271	6%	1	0.02%
3.	Total employees (D + E)	10078	9560	95%	517	5%	1	0.01%
Workers*								
4.	Permanent (F)							
5.	Other than Permanent (G)				N.A			
6.	Total employees (F + G)							

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

b. Differently abled Employees:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
Employees						
1.	Permanent (D)					
2.	Other than Permanent (E)			N.A		
3.	Total employees (D + E)					

c. Differently abled Workers*:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/ A)	No. (C)	% (C / A)
Workers						
1.	Permanent (D)					
2.	Other than Permanent (E)			N. A		
3.	Total employees (D + E)					

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

20. Participation/Inclusion/Representation of women

Category	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	8	2	25.00%
Key Management Personnel (KMP)*	4	1	25.00%

Note: *Key Management Personnel includes the Managing Director & Chief Executive Officer, the Executive Vice Chairman, the Chief Financial Officer & the Company Secretary

21. Turnover rate for permanent employees and workers

Category	FY2025-26			FY2024-25			FY2023-24		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	39.4%	21.8%	38.6%	33.7%	21.3%	33.2%	41.0%	21.7%	40.1%
Permanent Workers*						N.A.			

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

Holding, Subsidiary and Associate Companies (including joint ventures)**23. (a) 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	BCP Asia II Holdco VII Pte. Ltd.	Holding Company	64.9	No
2	Aadhar Sales and Services Private Limited	Subsidiary	100	Yes

CSR Details**24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) – Yes**

Sr No.	Particulars	Details
1	Turnover (in ₹)	3,67,258 lakhs
2	Net worth (in ₹)	7,54,089 lakhs

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)	FY 2025-26			FY 2024-25		
		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, Grievances redressal mechanism is included in Policy. Exercised as a good practice in line with the CSR vision of Accountability, Transparency & Sustainability.	Nil	NA	The designated project email ID -(CSR@aadharhousing.com), instituted as a mechanism for receiving project-related proposals and grievances.	Nil	N.A.	N.A.
Shareholders	Yes	Nil	Nil	NA	12	Nil	Nil
Employees and workers	Yes. Policies are uploaded in HRMS	1	1	Ex-employee filed the complaint with labour commissioner	Nil	Nil	N.A.
Customers	Yes	702	2	N.A	1126	5	N.A.
Value Chain Partners	Yes	Nil	Nil	NA	Nil	Nil	NA

Note: The Company's policies governing its conduct with stakeholders, including grievance redressal mechanisms, are accessible on its website. Details of the grievance redressal for the policy for customers may be accessed at <https://aadharhousing.com/customer-relations/ahfl-policies-codes>. In addition, internal grievance redressal policies for employees are available on the Company's intranet.

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

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same approach to adapt or mitigate the risk along-with its financial implications, as per the following format:

Sr. No.	Material issues identified	Indicate Risk/ Opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implication of the risk or opportunity (Indicate positive/negative implications)
1	Resource Efficiency	Opportunity	The Company operates a large, technology-enabled branch network across India in the affordable housing finance segment with a strong presence through 638 offices & branches coupled with digital customer-facing processes. Efficient use of resources such as paper, energy and operational infrastructure is important to maintain productivity, managing scale responsibly and supporting sustainable business operations. AHFL's increasing adoption of digital processes further strengthens the relevance of resource efficiency to its day-to-day operations and long-term growth.	The Company has implemented a digital-first operating model supported by a scalable technology platform, enabling end-to-end digital onboarding, including 100% paperless onboarding, and digital acquisition, processing, and servicing across the loan lifecycle. As a business where accessibility of financial services is a priority for last-mile customers, a physical branch network remains pertinent. At the same time, reflecting the organization's balanced approach to reach efficiency. In line with this, the Company regards resource efficiency as an important aspect given the nature and scale of its business. Further, the Company promotes environmental responsibility through digital workflows, energy-efficient lighting, optimized air conditioning, and responsible waste management through authorized vendors.	Positive: Cost savings and improved operational efficiency over the long term.

Sr. No.	Material issues identified	Indicate Risk/ Opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implication of the risk or opportunity (Indicate positive/ negative implications)
2	Financial Literacy and Inclusion	Opportunity	The Company primarily serves customers in the Economically Weaker Sections (EWS) and Low-Income Group (LIG) segments, making access to formal housing finance central to its core business model. Against this backdrop of low mortgage penetration and high housing demand, financial inclusion is closely tied to AHFL's growth, customer relevance, and long-term portfolio strength.	AHFL continues to focus on the EWS and LIG segments through affordable housing loans with ticket sizes which averages ranging between INR 10 lakh and INR 15 lakh. The Company's pan-India presence across states and union territories enhances access to formal housing finance in underserved markets, including aspirational districts identified by NITI Aayog. Its outreach is further strengthened through an incentive-based representative model, including Aadhar Mitras and Mahila Aadhar Mitras, which helps deepen engagement with financially underserved customers. In parallel, the Company follows robust, analytics-driven underwriting and collections processes to support responsible lending and portfolio quality within the EWS and LIG segments.	Positive: Improved financial awareness supports responsible borrowing, contributes to portfolio growth, enhances customer trust, and may lead to improved loan performance and long-term business sustainability
3	Human Capital Management	Opportunity	With its people-intensive business model and pan-India operations, the Company's success both in day-to-day functioning and long-term growth depends greatly on the capability, productivity, and stability of its workforce. Therefore, attracting, developing, and retaining talent, while ensuring a safe, inclusive, and supportive work environment, is essential to maintaining operational effectiveness and strengthening organizational performance	AHFL has established a structured human capital framework led by an experienced leadership team and professional management, with a strong emphasis on continuous learning and capability enhancement through well-designed training programs and leadership development initiatives. The Company invests in employee engagement, performance management, and workforce wellbeing to strengthen retention and productivity, and has been recognized as a Great Place to Work, reflecting its positive work culture and employee-centric practices. Additionally, AHFL promotes internal mobility and talent development programs to support career progression and succession planning	Positive: Improved employee productivity and engagement can enhance operational efficiency.
4	Climate Action	Risk	Given its presence in the affordable housing segment, where construction practices, energy use and water consumption can influence environmental performance and asset resilience over time. The topic is relevant both from the standpoint of the Company's own operations and in the context of the housing assets underlying its lending portfolio. In this regard, climate-related considerations have a bearing on operational practices as well as the longer-term sustainability of the portfolio	To address climate related risks and promote sustainable development, the Company has undertaken energy efficient practices, including energy efficient lighting, optimized air conditioning, and increased reliance on digital workflows, to reduce its carbon footprint and operational energy consumption. The Company has launched Green Affordable Housing initiatives in collaboration with the International Finance Corporation (IFC) and advanced the Green Building Certification initiative, alongside rolling out Green Home products across multiple regions.	Positive: Green housing initiatives and energy efficient practices improve operational efficiency, strengthen portfolio resilience, and support long term sustainability, while climate risks may impact asset quality over time.
5	Stakeholder Engagement	Opportunity	The Company works closely with customers, employees, channel partners, regulators, lenders, investors, and communities, making stakeholder engagement integral to its operations. Effective communication and engagement mechanisms support customer experience, partner effectiveness, regulatory confidence, employee engagement, and brand trust, while enabling trust, transparency, inclusion, and long term business sustainability.	AHFL engages with the customers through various channels such as branch network, call centers, digital platforms, and on ground outreach, welcome calls, multilingual SMS alerts, regional language support, and digital service platforms. The Company operates a structured grievance redressal mechanism with defined escalation processes and website disclosures and conducts regular employee townhalls and engagement initiatives such as 'Seedhi Baat Aadhar Ke Saath' to promote transparency and open communication. In addition, the Company maintains continuous engagement with lenders, regulators, and investors through periodic disclosures, compliance reporting, and investor communication.	Positive: Improved reputation, informed strategic decision-making and improved satisfaction

Section B: Management and process disclosures

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

The Company has put in place structures, policies and processes conforming to below mentioned National Guidelines on Responsible Business Conduct (NGRBC) Principles:

S. No.	Principle Description	Reference for AHFL Policies /Procedure/Standard
1	Businesses should conduct and govern themselves with Ethics, Transparency and Accountability.	• Code Of Conduct for The Directors, Key Managerial Personnel and Senior Management • Disclosure of UPSI • Policy for Appointment of Statutory Auditors • Policy for Preservation of Documents • Policy for claiming unclaimed NCD amounts • AHFL Interest Rate Policy • Board Diversity Policy • Environmental, Social & Governance (ESG) Policy
2	Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle	
3	Businesses should promote the well-being of all employees.	• Creche Nanny Policy
4	Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalized.	• Grievance Redressal Policy • Corporate Social Responsibility (CSR) Policy
5	Businesses should respect and promote human rights.	• Code Of Conduct for The Directors, Key Managerial Personnel and Senior Management • Environmental, Social & Governance (ESG) Policy
6	Businesses should respect, protect, and make efforts to restore the environment.	
7	Businesses when engaged in influencing public and regulatory policy, should do so in a responsible manner	• Code of Conduct Disclosure of UPSI
8	Businesses should support inclusive growth and equitable development	• Corporate Social Responsibility (CSR) Policy • Environmental, Social & Governance (ESG) Policy
9	Businesses should engage with and provide value to their customers and consumers in a responsible manner	• Grievance Redressal Policy • Fair Practices Code • Privacy Policy • KYC and AML Policy

Disclosure Questions	P	P	P	P	P	P	P	P	P
	1	2	3	4	5	6	7	8	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)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Yes, the policies have been approved by the Board of Directors and it's delegated committee.								
c. Web Link of the Policies, if available	The Policies covering these principles are available on the Company's website under codes and policies section. Please refer - https://aadharhousing.com/customer-relations/ahfl-policies-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)	The Company expects its value chain partners to adhere to the same standards of ethics and values as are observed by the Company.								
4. Name of the national and international codes/ certifications/ labels/ standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g., SA 8000, OHSAS, ISO, BIS) mapped to each principle.	The Company is ISO 27001 certified and conducts its operations in alignment with the National Guidelines on Responsible Business Conduct (NGBRC), reflecting ethical and responsible business practices across its operations.								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any-									

Aspect	Topic	Target	Timeline
Environment	Emissions	Reduce electricity consumption by 5% implementing	By FY 2027
	Measurement & Reduction	energy-efficiency measures across the top 9 large office locations (office area exceeding 2,500 sq. ft.), supported by monitoring and operational controls	
	Green Homes	Facilitate 500 green home certifications through housing finance solutions that promote sustainable construction and resource efficiency	By March 2027
Social	Human Capital Management	Achieve an Employee Engagement Score of 88 through initiatives focused on employee experience, communication, and workplace culture	By FY 2028
		Strengthen talent development and women workforce participation through new policies and programs (engagement, hiring, development)	By FY 2028
		Provide an average of 3.5 man-days of training per employee (behavioral & functional programs)	By FY 2028
Governance	Climate Risk	To provide climate risk update to the Board	Annually

6. Performance of the entity against specific commitments, goals, and targets along with reasons in case the same are not met.	AHFL has identified key ESG and impact priorities and continues to integrate them into its business, customer practices, community initiatives, and governance processes. During the year, the Company advanced these commitments through focused lending to LIG and EWS borrowers, strengthening grievance redressal mechanisms, undertaking CSR initiatives in health, education and skilling, sports, and environmental conservation, and ensuring ESG oversight through periodic ESG Committee meetings. The Company is also strengthening its approach to measurement and monitoring of ESG and impact indicators, including baselining select KPIs and formalizing time-bound targets. Disclosures against quantified commitments will be strengthened progressively as these measurement and monitoring systems are further institutionalized.
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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)

It gives me great pride in presenting Aadhar Housing Finance Limited's first Business Responsibility and Sustainability Report. This marks the beginning of our formal sustainability journey, where we are laying a strong foundation through structured initiatives across environmental, social, and governance dimensions.

Environmental Initiatives (E): During the year, we initiated several measures to reduce our environmental footprint. These include exploring and adopting sustainable paper, replacing plastic bottles with glass alternatives, and implemented digital processing through 100% paperless onboarding to minimize paper usage. We have also ensured responsible recycling of e waste through authorized vendors and commenced the calculation of our carbon footprint to guide future action.

Disclosure Questions	P	P	P	P	P	P	P	P	P									
	1	2	3	4	5	6	7	8	9									
Social Initiatives (S): We recognize that our people and communities are central to our mission. A dedicated crèche nanny policy has been established to support working parents and foster inclusivity in the workplace. Through our CSR programs, we engaged with beneficiaries across education and holistic development initiatives, while additional initiatives included Clinic On Wheels and Menstrual Hygiene Management initiative. These interventions reflect our focus on creating meaningful social impact.																		
Governance Initiatives (G): Strong governance underpins our sustainability agenda. During the year, we constituted a dedicated ESG Committee and adopted an ESG Policy, ensuring Board level oversight of ESG matters. We have also aligned our reporting with BRSR Core parameters, providing assurance and transparency in our disclosures.																		
While this report captures the early steps of our sustainability journey, we view it as the beginning of a long-term commitment. This first BRSR reflects our resolve to embed sustainability into the way we operate and grow. We look forward to building this foundation and advancing our journey with responsibility, resilience, and impact.																		
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy/policies	Mr. Rishi Anand Managing Director and Chief Executive Officer (MD & CEO) DIN- 02303503																	
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	ESG Committee: AHFL has constituted an ESG Committee to provide oversight and guidance on matters relating to environmental, social, and governance aspects. The Committee supports the integration of ESG considerations into business operations and decision making processes and facilitates review of ESG related initiatives, priorities, and disclosures. ESG matters are monitored through the Company's governance and management mechanisms to promote responsible business practices, regulatory alignment, and long term sustainability.																	
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	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	All the policies of the Company are approved/ reviewed by the BOD and it's delegated committee.																	
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	Yes, The Company is in compliance with the regulations, as applicable.																	
Frequency (Annually / Half yearly / Quarterly / Any other – please specify)	Yes, the Company reviews its policies annually or on an as-needed basis.																	
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/ No). If yes, provide the name of the agency.	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	To ensure the continued relevance and effectiveness of its policy framework, the Company undertakes a structured review of all policies annually or whenever required. This process involves key stakeholders, including department heads, business heads, senior management, and designated committees, based on the nature of the policy.								
12. If answer to question (1) above is 'No' i.e., not all Principles are covered by a policy, reasons to be stated:																		
Disclosure Questions	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. The entity does not consider the Principles material to its business (Yes/No)																		
2. The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)																		
3. The entity does not have the financial or/human and technical resources available for the task (Yes/No)																		
4. It is planned to be done in the next financial year (Yes/No)																		
5. Any other reason (please specify)																		

Section C: Principle wise performance disclosure

Principle 1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable

Essential Indicators

1. Percentage coverage by training and awareness programs 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 (BoD)	4	Periodic briefings and structured reviews held throughout the financial year covering: • Long-term and short-term strategic priorities of the Company • Enterprise risk matrix and key risk mitigation measures • Key Company policies and governance frameworks • Regulatory developments relevant to the housing finance industry	100%
Key Managerial Personnel (KMP)	18	• Information Security Awareness • Leadership Symposium – Digital Mindset • POSH • Prohibition of Insider Trading • Whistle Blower • Asia Pacific Union for Housing Finance • Conference on Evolving Landscape of Housing Finance (Inclusivity, Stability and sustainability) • CAM webinar series on DPDPA • Decoding Recent Developments in Disclosure Requirements and UPSI under SEBI LODR & PIT Regulations • ET Master class on commercial contracting and dispute resolution strategies • Insider Trading Regulations: An Interactive Learning Session • POSH Training - ICC Members • RPTs - Practical Aspects under Company Law and SEBI Listing Regulations	100%
Employees other than BoD and KMPs	33	• Sync Up – Accountability, Negotiation Skills, Planning & Prioritization, Conflict Management • Uddan+ Fast track Programme + Incentive Refresher Training • Leaders Symposium – Digital Mindset • Functional Induction - Collections, Credit, Operations, Technical) • Green Channel Training • Inspiring HER - Empowerment, Leading HER SHIP, Orientation & FGD, Presence	97%
Workers*		N.A	

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

- 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):**

Particular	NGRBC Principles	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In Rupees)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty	Principle 1	Regional Provident Fund Commissioner	₹14.79 lakh for delayed Provident Fund contributions.	Employees Provident Fund Organisation (EPFO) has levied certain damages due to a delay in remittance of PF contributions pertaining to a few employees.	No

- 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 institution
	N.A

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

Yes. Aadhar Housing Finance Limited has adopted an Anti Corruption Compliance Policy that sets clear expectations for ethical conduct and prohibits bribery, kickbacks, and corrupt practices in any form. The policy applies to directors, officers, employees, and other associated persons of the Company. It provides guidance on interactions with third parties, gifts and hospitality, record keeping, and reporting of violations, and is communicated internally through regular updates and periodic training.

Link- <https://aadharhousing.com/customer-relations/ahfl-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:**

Case details	FY 2025-26	FY 2024-25
Directors	0	0
KMPs	0	0
Employees	0	0
Workers*	N.A	N.A

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

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

Nil.

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

None.

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

	FY 2025-26	FY 2024-25
Number of days of accounts payables	1.26	0.52

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 2025-26	FY 2024-25
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	N.A.	N.A.
	b. Number of trading houses where purchases are made from	N.A.	N.A.
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	N.A.	N.A.
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	N.A.	N.A.
	b. Number of dealers / distributors to whom sales are made	N.A.	N.A.
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	N.A.	N.A.
Share of Related Party Transactions in	a. Purchases (Purchases with related parties / Total Purchases)	6.43%	Nil
	b. Sales (Sales to related parties / Total Sales)	Nil	Nil
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	0.02%	0.02%
	d. Investments (Investments in related parties / Total Investments made)	0.00%	0.00%

Leadership Indicators

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

Total number of awareness programmes held	Topics / Principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
1	- Customer education on loan products, lifecycle, interest rates, fees, and repayment - Responsible borrowing, financial literacy, and grievance redressal - Information dissemination through MITC, KFS, FAQs, videos, digital kits, SMS alerts, and onboarding calls	100%

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

Yes. The Company has adopted a Code of Conduct for the Board of Directors and Senior Management in line with the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Code outlines standards of ethical conduct, integrity, and governance.

Directors and Key Managerial Personnel provide annual confirmations, and they abide by the code of conduct policy defined by AHFL. Where a director is interested or deemed interested in a matter, they refrain from discussions and decision making on the relevant agenda item at Board or Committee meetings, in accordance with governance practices.

Principle 2: Businesses should provide goods and services in a manner that is Sustainable and Safe

Essential Indicators

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

	FY 2025-26	FY 2024-25	Details of improvements in environmental and social impacts
R&D	Nil	Nil	Refer Note below
Capex	0.85%	0.88%	

Note: Aadhar Housing Finance Limited operates in the housing finance segment, with capital expenditure primarily directed towards strengthening its information technology infrastructure. The Company continues to enhance its digital ecosystem to support operational efficiency and reduce overall resource use.

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

As a housing finance company, Aadhar Housing Finance Limited's environmental footprint is primarily limited to its office based operations. Given the nature of its business, sustainable sourcing has limited materiality to the Company's core products.

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

Sustainable sourcing has limited direct materiality given the nature of the business operations. However, The Company has a vendor management standard operating procedure, requiring vendors to comply with applicable laws and ethical standards.

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

As the Company's business is focused on housing finance, its operations do not generate hazardous waste. During the current financial year, approximately 1.33 metric tons of waste was generated across the Central Support Office and related offices. Of this, 1.33 metric tons electronic waste were recycled through authorized vendors.

AHFL incorporates sustainability considerations into its operations and continues to implement measures to reduce environmental impact. During the year, the Company adopted the use of sustainable paper and introduced initiatives such as replacing plastic bottles with glass bottles across its offices, digital onboarding of customers to minimize paper usage, reflecting its emphasis on responsible resource use and environmentally conscious practices.

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.**

Considering the nature of the Company's housing finance business, this aspect is not applicable to its operations.

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)?**

N.A

- 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.**

N. A

- 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 2025-26	FY 2024-25
	N. A	

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

No, given the nature of AHFL's business, this question is not applicable / material to the Company.

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

Not Applicable

Principle 3: Businesses should respect and promote the well-being of all employees, including those in their value chains

Essential Indicators

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

Category	Total (A)	% of employees covered by									
		Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/ A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/ A)	Number (F)	% (F/ A)
Permanent Employees											
Male	5184	5184	100%	5184	100%	0	0%	5184	100%		0
Female	246	246	100%	246	100%	246	100%	0	0%		0
Total	5430	5430	100%	5430	100%	246	5%	5184	95%		0
Other than Permanent Employees											
Male	4376	4376	100%	4376	100%	0	0%	4376	100%		0
Female	271	271	100%	271	100%	271	100%	0	0%		0
Others	1	1	100%	1	100%	1	100%	0	0%		0
Total	4648	4648	100%	4648	100%	272	6%	4376	94%		0

Note: AHFL provides a crèche allowance to employees

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

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

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

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

	FY 2025-26	FY 2024-25
Cost incurred on well- being measures as a % of total revenue of the Company	0.47%	0.36%

2. Details of retirement benefits.

The Company provides retirement benefits to its employees as following:

- Employees are enrolled under employees' provident fund scheme as per The Employees' Provident Funds and Miscellaneous Provisions Act, 1952.
- The Company provides gratuity benefits to its employees as per the provision of the Payment of the Gratuity Act, 1972.

Benefits	FY 2025-26			FY 2024-25		
	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%	N.A	Yes	100%	N.A.	Yes
Gratuity	100%	N.A	Yes	100%	N.A.	Yes
ESI	100%	N.A	Yes	100%	N.A.	Yes
Others – please specify	7.8%(ESOP)	N.A	N.A	9%	N.A.	N.A.

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.

Yes, AHFL is an equal opportunity employer that values diversity and inclusion, ensuring fair treatment across gender, religion, caste, disability, and other backgrounds. The Company promotes a workplace culture that respects employee dignity and provides accessibility for differently abled people.

In line with the requirements of the Rights of Persons with Disabilities Act, 2016, AHFL's office premises are equipped with ramps and other accessibility features to facilitate ease of access.

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. AHFL promotes a workplace that is diverse, equitable, and inclusive. The Company provides equal employment opportunities and maintains a work environment that does not permit discrimination on the basis of age, gender, caste, religion, disability, or any other protected attribute. These commitments are embedded in the Company's Code of Conduct and its Equal Opportunity Policy, which is accessible to employees through the intranet.

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%	81%		
Female	100%	88%	N.A	
Total	100%	86%		

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

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

Permanent workers*	N.A
Other than permanent workers*	N.A
Permanent employee	
Other than permanent employee	HR Helpdesk: Employees may reach out to the HR Helpdesk for any concerns related to workplace practices or individual issues. Whistle Blower Mechanism: Employees can report concerns through the Whistle Blower mechanism to the Ethics Officer. Such complaints are subject to detailed review, and appropriate action is taken by the designated Committee for resolution. Prevention of Sexual Harassment (POSH): Employees may report incidents of sexual harassment to the Internal Committee (IC). All complaints and related proceedings are handled with strict confidentiality in accordance with the POSH Policy. Access to such information is restricted to members directly involved in the inquiry or investigation.

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

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

Category	FY 2025-26			FY 2024-25		
	Total employees / workers in respective category (A)	No. of employees/ workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees/ workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	N.A	N.A	N.A	N.A	N.A	N.A
Male	N.A	N.A	N.A	N.A	N.A	N.A
Female	N.A	N.A	N.A	N.A	N.A	N.A
Total Permanent Workers*						
Male						N.A
Female						

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

8. Details of training given to employees and workers:

Category	FY 2025-26					FY 2024-25				
	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. (B)	% (B/A)	No. (C)	% (C/A)
Permanent Employees										
Male	5184	189	4%	4851	94%	4376	217	5%	3959	90%
Female	246	33	13%	225	91%	207	6	3%	163	79%
Total	5430	222	4%	5076	93%	4583	223	5%	4122	90%
Permanent Workers*										
Male										N.A
Female										
Total										

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

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

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	5184	4401	85%	4376	3831	88%
Female	246	222	90%	207	189	91%
Total	5430	4623	85%	4583	4020	88%
Permanent Workers*						
Male						N.A
Female						
Total						

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

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, what is the coverage of such a system?**

Yes. Aadhar Housing Finance Limited has implemented an Occupational Health and Safety (OHS) management system across its office premises, reflecting its commitment to providing a safe, healthy, and supportive work environment for employees and other stakeholders at its locations. In addition to physical safety, the Company places emphasis on employee happiness, engagement, and mental well-being, building a workplace culture that values holistic health.

Emergency contact details, including nearby hospitals, ambulance services, police stations, fire stations, and designated on call doctors, are prominently displayed for immediate reference. First aid kits and basic medical equipment, including blood pressure monitors, are provided and regularly maintained. The Company also conducts periodic fire safety training and emergency evacuation drills to enhance preparedness. In addition, employees are covered under health insurance, personal accident insurance, and life insurance, supporting their employee well being.

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

The Company has established defined processes to identify work related hazards and assess risks on both routine and non routine bases across its office locations. As part of its preventive safety and risk management framework:

- Electrical Safety Audits are conducted periodically once every three years across Pan India office locations to assess electrical systems, identify potential hazards, and ensure compliance with applicable safety standards and regulatory requirements. The defined audit periodicity is adhered to consistently
- Fire safety equipment, including fire extinguishers, is inspected and refilled in a timely manner to ensure readiness and effectiveness.
- These measures are supplemented by periodic reviews and safety checks to maintain a safe working environment and mitigate workplace risks proactively.

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

Considering the nature of the Company's housing finance business, this aspect is not directly applicable. However, in line with its Human Rights Policy, the Company seeks to maintain appropriate health and safety standards across all workspaces and undertakes necessary measures to identify and mitigate workplace hazards.

d. Do the employees/ workers of the entity have access to non-occupational medical and healthcare services?

Yes. The Company has mechanisms in place to support employees' access to non occupational medical and basic healthcare services at the workplace. Emergency contact details for nearby hospitals, ambulance services, police and fire stations, and on call medical support are displayed across office locations. First aid kits and essential medical equipment, such as blood pressure monitoring devices, are maintained at all offices to address immediate health needs. Employees are also covered under personal accident insurance. In addition, the Company conducts periodic wellness initiatives, including expert led mental health webinars, to promote awareness of preventive health practices and overall well being.

Details of safety related incidents, in the following format:

Safety Incident/Number	Category	FY 2025-26	FY 2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employee	0	0
	Worker*	N.A	N.A
Total recordable work-related injuries	Employee	0	0
	Worker*	N.A	N.A
No. of fatalities	Employee	0	0
	Worker*	N.A	N.A
High consequence work-related injury or ill-health (excluding fatalities)	Employee	0	0
	Worker*	N.A	N.A

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

11. Describe the measures taken by the company to ensure a safe and healthy workplace.

The Company is committed to providing and maintaining a safe, healthy, secure, and conducive working environment for all employees and stakeholders. To support this commitment, the Company has implemented the following measures:

- Regular risk assessments across offices and facilities, including periodic electrical safety audits to identify and mitigate potential hazards.
- Maintenance of safe office premises with adequate lighting, ventilation, fire exits, emergency signage, and clearly marked evacuation routes and assembly points.
- Availability of first aid kits and access to basic medical support, along with clean drinking water, hygienic washrooms, and sanitary facilities.
- Implementation of enhanced hygiene practices, including weekly deep cleaning of offices, regular sanitization of common areas, and periodic pest control.
- Conduct of fire safety training sessions and emergency evacuation drills to ensure preparedness during emergencies.
- Employee awareness initiatives, including regular email communications and guidance on health, hygiene, and workplace safety.
- Promotion of employee well being through health check ups, wellness initiatives, stress management programs, and support for mental well being and work life balance.
- Provision of employee focused policies and benefits such as Women Wellness Policy, Crèche Policy, employee health insurance coverage, and health check up arrangements, along with timely support where required.
- Periodic wellness sessions, including expert led mental health webinars, aimed at enhancing awareness on preventive health practices and supporting holistic well being

12. Number of complaints on the following made by employees and workers:

Category	FY 2025-26			FY 2024-25		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0	N.A	0	0	N.A
Health & Safety	0	0	N.A	0	0	N.A

13. Assessments for the year:

Aspect	% Of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices Working Conditions	The Company has established processes to identify work related hazards and assess risks across its office locations. As part of its AHFL preventive safety framework, electrical safety audits are conducted periodically, fire safety equipment is regularly inspected and maintained, and periodic safety reviews are undertaken to ensure a safe working environment and proactive risk mitigation.

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

No corrective measures were required.

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).-

Yes. The Company has provisions in place to extend financial and social security support to the families of deceased employees. Coverage under health, accident, and term insurance policies is provided, as applicable, to support the family during such circumstances. Statutory benefits such as Provident Fund, Gratuity, and ESIC are processed and settled on a priority basis. In addition, the Company provides an aid benefit of ₹15 lakhs to the deceased employee's family. Any employee stock options granted to the deceased employee vest immediately in favor of the nominee, and the Company also provides the necessary assistance to the family for exercising such options.

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

The Company has established a defined review mechanism to monitor compliance with applicable statutory obligations in transactions involving value chain partners. Statutory deductions computed by such partners are reviewed and approved by the AHFL team prior to the release of payment. Following approval, the value chain partners are required to deposit the applicable statutory dues, and the Company obtains acknowledgment receipts or paid challans as evidence of timely and accurate remittance.

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

Category	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 2025-26	FY 2024-25	FY 2025-26	FY 2024-25
Employee	0	0	0	0
Worker*	N.A			

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

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)

AHFL supports employee development across the entire employment lifecycle, including career transitions arising from retirement or separation. During their tenure, employees gain exposure to relevant functional and operational areas and are provided with periodic training in technical, functional, and soft skills to enhance professional capability and employability.

While the Company does not operate a formal transition assistance program, the skills, experience, and professional development acquired during employment are intended to equip employees to pursue suitable opportunities post retirement or upon cessation of employment.

5. Details on assessment of value chain partners:

Category	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	Not Assessed
Working Conditions	

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

Not Applicable

Principle 4: Businesses should respect the interests of and be responsive to all its stakeholders.

Essential Indicators

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

AHFL follows a structured approach to identifying key stakeholder groups, based on their influence, relevance, and impact on the Company's operations and long term value creation. The identification process considers factors such as business dependency, regulatory interface, operational significance, and social impact.

Internal assessments are carried out by relevant business functions and departments, taking into account their roles, areas of operation, and engagement requirements. The process covers stakeholders such as customers, employees, shareholders and lenders, regulatory authorities, value chain partners, communities, and media platforms. Different departments are responsible for maintaining appropriate engagement mechanisms with respective stakeholders to address concerns, obtain feedback, and support transparent and informed decision making.

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
Shareholders	No	Website, E-mail, dissemination of information on the website of the Stock Exchanges, Press Releases, Annual Reports, Notice of General Meetings and Postal Ballot, Investor Meets	Quarterly/ Event-based as per regulatory requirements	Dissemination of information having a bearing on the performance/ operations of the Company including price sensitive information, updating Shareholders on various statutory requirements, addressing shareholders' queries at the General Meetings, earnings call with institutional investors/analysts in respect of quarterly/ half-yearly/ annual financial results.
Value Chain Partners	No	Communication is facilitated through regular meetings, emails, SMS, phone calls, as well as mobile applications and the website.	Regular and need basis	Ensure clear communication to ensure business continuity.
Employees	No	Direct interactions supported by multiple communication channels, including email, HRMS portal and applications, virtual and in-person meetings, recognition programs, performance appraisals, employee engagement initiatives, online surveys, and training sessions.	Regular and need basis	Foster a culture of meritocracy that offers growth opportunities and promotes a diverse, equitable, and inclusive workplace, while keeping employees informed about the Company's values and business strategies.
Customers	No	Physical channels include branches, notice boards, personal visits, and letters, while digital and electronic channels comprise the mobile app, website, SMS, , direct calls, customer care services, , and surveys and feedback mechanisms.	Maintain ongoing engagement with customers throughout the loan tenure, proactively address potential issues, and ensure quality service through an effective grievance redressal mechanism.	Maintain customer contact throughout the loan period and resolve potential issues via quality service and the grievance redressal mechanism.

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 feedback from such consultations is provided to the Board.**

AHFL engages with its stakeholders through structured interactions carried out by management across relevant functions to understand perspectives on economic, environmental, social, and governance matters and to share updates on business priorities and performance.

The Company has established an ESG Committee to provide oversight on sustainability related matters and to support the consideration of ESG aspects within strategic and operational decision making. Insights and feedback arising from stakeholder interactions are collated by management and reviewed through internal governance processes, with key matters escalated to the ESG Committee or the Board, where appropriate.

To support AHFL's ESG journey, the Company has engaged an external ESG consultant to assist with ESG assessments, capability enhancement, and strengthening of disclosures. The outcomes of these engagements guide management in setting ESG priorities and shaping the Company's evolving sustainability roadmap.

- 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 input received from stakeholders on these topics were incorporated into the policies and activities of the entity.**

Yes. Stakeholder consultation is used to support the identification and management of environmental and social topics at AHFL. Inputs from customers, communities, employees, and implementing partners inform the Company's approach to sustainability and inclusive growth.

Feedback and on ground insights from stakeholders have contributed to the Company's focus on promoting green and affordable housing solutions, particularly for underserved segments. The Company also undertakes periodic investor engagements to help prioritize material topics and strengthen on-ground impact. In addition, customer feedback plays an important role in enabling AHFL to better understand and address their evolving needs and expectations.

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

AHFL engages with vulnerable and marginalized communities through its 'Aadhar Aangan' initiative, focusing on early childhood care, maternal health, nutrition, and community well-being in underserved areas.

The program primarily supports children below six years, pregnant women, and lactating mothers, in collaboration with Anganwadi centers, frontline workers, and local communities to ensure effective outreach and participation.

Key interventions include capacity-building of Anganwadi staff, development of model centers, pre- and post-natal care support, promotion of institutional deliveries, home visits and counselling, nutrition support for malnourished children, and community awareness on health and government schemes. Platforms such as Baal Sabha and Baal Choupal further strengthen engagement and ownership.

These efforts have led to improved maternal and child health outcomes, including reduced malnutrition and increased adoption of safe institutional deliveries, contributing to sustainable community well-being.

Principle 5: Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
Employees						
Permanent	5430	5430	100%	4583	4583	100%
Other than permanent	4648	4608	99%	4951	4951	100%
Total Employees	10078	10038	99.5%	9534	9534	100%
Workers*						
Permanent						
Other than permanent			N.A			
Total Workers						

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

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

Category	FY 2025-26					FY 2024-25				
	Total (A)	Equal to Minimum Wage		More than minimum Wage		Total (D)	Equal to Minimum Wage		More than minimum wage	
		No. (B)	% (B/A)	No.(C)	% (C/A)		No.(E)	%(E/D)	No.(F)	%(F/D)
Employees										
Permanent	5430	2698	50%	2732	50%	4583	2016	44%	2567	56%
Male	5184	2567	50%	2617	50%	4376	1921	44%	2455	56%
Female	246	131	53%	115	47%	207	95	46%	112	54%
Other than Permanent	4684	4648	100%	Nil		4951	4951	100%	0	0%
Male	4376	4376	100%			4700	4700	100%	0	0%
Female	272	272	100%			251	251	100%	0	0%
Workers*										
Permanent										
Male										
Female										
Other than Permanent										

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operations

3. a. Details of remuneration/salary/wages, in the following format:

Median remuneration / wages

Category	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)**	3	7,02,00,000 [#]	2	31,96,500
Key Managerial Personnel (KMP)	3	2,60,00,000	1	55,00,000
Employees other than BoD and KMP	5,181	5,24,170	245	5,83,259
Workers*				N.A

Note: *AHFL does not employ any permanent or contractual workers, owing to the nature of business operation

**Nominee directors have not been considered as a part of BoD as they are not paid any remuneration during the year FY2025-26

[#]Remuneration paid to Mr. OP Bhatt has not been considered as he ceased to be an Independent Director with effect from September 12, 2025

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

	FY 2025-26	FY 2024-25
Gross wages paid to females as % of total wages	5.00%	4.95%

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

Yes. The Company has established appropriate oversight mechanisms to address human rights related matters through its governance and people management framework. Responsibility for identifying and addressing potential human rights impacts is currently anchored with designated internal functions and committees overseeing employee relations, ethics, and compliance.

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

AHFL has established internal mechanisms to address grievances related to human rights through its governance, people management, and compliance framework. The Company provides defined reporting and escalation channels under its Code of Conduct, Whistleblower Policy, POSH Policy, Disciplinary Framework, and Equal Opportunity practices. Human rights-related concerns are reviewed by designated internal functions or committees, ensuring confidentiality, fairness, and adherence to non retaliation principles.

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

Aspect	FY 2025-26			FY 2024-25		
	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	3	0	N. A	1	1	N. A
Discrimination	0	0	N. A	0	0	N. A
at workplace						
Child Labour	0	0	N. A	0	0	N. A
Forced Labour/	0	0	N. A	0	0	N. A
Involuntary Labour						
Wages	56	4	Documents submitted to govt. authorities for further processing	13	0	N. A
Other human rights related issues	0	0	N.A	0	0	N. A

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

	FY 2025-26	FY 2024-25
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	3	1
Complaints on POSH as a % of female employees / workers	0.58%	0.22%
Complaints on POSH upheld	3	1

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

The Company has established an internal grievance redressal framework through its POSH Policy, Disciplinary Framework Policy, and Equal Opportunity Policy to ensure fairness, protection, and non retaliation for all complainants. All complaints and related proceedings are handled with strict confidentiality by the Internal Committee under the POSH Policy or the respective designated committee, with access restricted to members directly involved in the enquiry or investigation. The Internal Committee or respective Committee is empowered to implement immediate preventive and interim measures, including temporary transfer, leave recommendations, role or location adjustments, or other appropriate actions, to safeguard the complainant during the course of the proceedings.

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

Respect for human rights is an integral part of AHFL's business conduct and governance framework. The Company has a standalone Human Rights Policy and is committed to upholding human rights principles across its operations and stakeholder interactions.

10. Assessments of the year

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

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.

None

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

Not Applicable

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?

Aadhar Housing Finance Limited is committed to providing an inclusive workplace that ensures dignity, accessibility, and equal opportunity for people with disabilities. As part of this commitment, the Company has implemented accessibility measures across its office premises, including wheelchair access to facilitate ease of movement and use for differently abled people, in line with inclusive workplace practices and applicable statutory requirements

4. Details on assessment of value chain partners:

Human rights	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	Nil
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
Wages	
Others – please specify	

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

Not Applicable

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

Essential Indicators

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

Parameter	Unit	FY 2025-26	FY 2024-25
From renewable sources (in gigajoules)			
Total electricity consumption (A)	GJ	0	0
Total fuel consumption (B)	GJ	0	0
Energy consumption through other sources (C)	GJ	0	0
Total energy consumption from renewable sources (A+B+C) (GJ)	GJ	0	0
From non - renewable sources (in gigajoules)			
Total electricity consumption (D)	GJ	1,247.22	1,196.73
Total fuel consumption (E)	GJ	35.28	-
Energy consumption through other sources (F)	GJ	-	-
Total energy consumption from non - renewable sources (D+E+F) (GJ)	GJ	1,282.50	1,196.73
Total energy consumption (A+B+C+D+E+F) (GJ)	GJ	1,282.50	1,196.73
Energy intensity per rupee of turnover (Total energy consumption in GJ/ turnover in rupees in crores)	GJ/Cr (₹)	0.35	0.39
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) *(Total energy consumed / Revenue from operations adjusted for PPP)	GJ/Cr (₹)	7.10	7.83
Energy intensity in terms of physical output	GJ / Full Time Equivalent	N.A	N.A
Energy intensity (optional) – the relevant metric may be selected by the entity	-	N.A	N.A

Note: The PPP rate of 20.34 is utilized for all data within the BRSR Report has been sourced from the International Monetary Fund (IMF) Fiscal Year 2026 data.

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

Yes. Kirtane & Pandit LLP has carried out reasonable assurance of the selected non-financial disclosures presented in the Business Responsibility & Sustainability Report (BRSR) for FY 2025-26.

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.

Given the nature of AHFL's business, this question is not applicable to the Company

3. Provide details of the following disclosures related to water

Parameter	Unit	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres) *			
(i) Surface water	KL	-	-
(ii) Groundwater	KL	-	-
(iii) Third party water	KL	5982.39	5208.98
(iv) Seawater / desalinated water	KL	-	-
(v) Others	KL	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	KL	5982.39	5208.98
Total volume of water consumption (in kilolitres)	KL	1196.47	1041.79
Water intensity per rupee of turnover (Water consumed / turnover)	KL/Cr (₹)	0.33	0.34
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)			
(Total water consumption / Revenue from operations adjusted for PPP)	KL/Cr (₹)	6.63	6.82
Water intensity in terms of physical output	KL/Mn (₹)/ stores	N.A	N.A
Water intensity (optional) – the relevant metric may be selected by the entity	-	N.A	N.A

Note: Water withdrawn is estimated based on the document by the Central Ground Water Authority (CGWA), which specifies that an office employee consumes 45 litres per day per head. This amount is recorded as water withdrawn from third-party source.

Water discharged is considered as 80% of the water withdrawn from source based on Central Pollution Control Board(CPCB) database report dated December 24, 2009. Therefore, it is assumed that of the total water withdrawal, only 20% is consumed

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

Yes Kirtane & Pandit LLP has carried out reasonable assurance of the selected non-financial disclosures presented in the Business Responsibility & Sustainability Report (BRSR) for FY 2025-26.

4. Provide the following details related to water discharged:

Parameter	Unit	FY 2025-26	FY 2024-25
Water discharge by destination and level of treatment (in kilolitres)			
(i) Surface water	KL	-	-
No treatment	KL	-	-
With treatment – please specify the level of treatment	KL	-	-
(ii) Ground water	KL	-	-
No treatment	KL	-	-
With treatment – please specify the level of treatment	KL	-	-
(iii) Sea water	KL	-	-
No treatment	KL	-	-
With treatment – please specify the level of treatment	KL	-	-
(iv) Sent to third parties	KL	-	-
No treatment	KL	-	-
With treatment – please specify the level of treatment	KL	-	-
(v) Others	KL	4785.91	4167.18
No treatment	KL	4785.91	4167.18
With treatment – please specify the level of treatment	KL	-	-
Total water discharged (in kilolitres)	KL	4785.91	4167.18

Note: Water discharged is considered as 80% of the water withdrawn from source based on Central Pollution Control Board(CPCB) database report dated December 24, 2009. Therefore, it is assumed that of the total water withdrawal, only 20% is consumed.

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

Yes. Kirtane & Pandit LLP has carried out reasonable assurance of the selected non-financial disclosures presented in the Business Responsibility & Sustainability Report (BRSR) for FY 2025-26.

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

No

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

Parameter	Unit	FY 2025-26	FY 2024-25
NOx	µg/m ³	Given the nature of AHFL's business, this question is not applicable / material to the Company	
Sox	µg/m ³		
Particulate matter (PM 10)	µg/m ³		
Persistent organic pollutants (POP)	tones/annum		
Volatile organic compounds (VOC)	tones/annum		
Hazardous air pollutants (HAP)	tones/annum		
Others – Process Emission (HCL)	mg/Nm ³		
Acid Mist	mg/Nm ³		

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

Parameter	Unit	FY 2025-26	FY 2024-25
Scope 1	Metric tons of CO ₂ equivalent	33.9	N.A
Scope 2	Metric tons of CO ₂ equivalent	245.98	236.02
Total	Metric tons of CO ₂ equivalent	279.88	236.02
Total Scope 1 and Scope 2 emissions per rupee of turnover	Metric tonnes of CO ₂ eq/crore(₹)	0.076	0.077
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Metric tonnes of CO ₂ eq/crore(₹)	1.55	1.58
Total Scope 1 and Scope 2 emission intensity in terms of physical output	tcO ₂ /(₹)/store	N.A	N.A
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity		N.A	N.A

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

Yes. Kirtane & Pandit LLP has carried out reasonable assurance of the selected non-financial disclosures presented in the Business Responsibility & Sustainability Report (BRSR) for FY 2025-26.

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

AHFL is exploring the gradual adoption of green electricity across its office locations, wherever feasible. The Company has also adopted LED lighting across offices to improve energy efficiency. In addition, through its financing activities, the Company promotes sustainable housing.

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

Parameter	FY 2025-26	FY 2024-25
Total Waste generated (in metric tons)	-	N.A
Plastic waste (A)	1.338	N.A
E-waste (B)	-	N.A
Bio-medical waste (C)	-	N.A
Construction and demolition waste (D)	-	N.A
Battery waste (E)	-	N.A
Radioactive waste (F)	-	N.A
Other Hazardous waste. Please specify, if any. (G)	-	N.A
Other Non-hazardous waste generated (H).	-	N.A
i. Dry- waste	-	N.A
i. Organic Waste	-	N.A
Total (A+B + C + D + E + F + G + H)	1.338	N.A
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.00036	N.A
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	0.00741	N.A
Waste intensity in terms of physical output	N.A	N.A
Waste intensity (optional) – the relevant metric may be selected by the entity	N.A	N.A

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

Category	FY 2025-26	FY 2024-25
(i) Recycled	1.338	N.A
(ii) Re-used	-	N.A
(iii) Other recovery operations	-	N.A
Total	1.338	N.A

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

Category of waste	FY 2025-26	FY 2024-25
(i) Incineration:	Nil	N.A
(ii) Landfilling	Nil	N.A
(iii) Other disposal operations	Nil	N.A
Total	Nil	N.A

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

Yes. Kirtane & Pandit LLP has carried out reasonable assurance of the selected non-financial disclosures presented in the Business Responsibility & Sustainability Report (BRSR) for FY 2025-26

- 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 waste.**

Given the nature of its housing finance operations, the Company does not generate any hazardous or chemical waste; however, paper waste and e waste generated at offices are responsibly disposed of through authorized recycling vendors, with appropriate disposal and recycling certificates obtained.

- 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:**

The Company does not have 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:**

Considering the nature of the Company's operations, this requirement is not applicable to the Company.

- 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:**

Serial Number	Specify the law / regulation / guidelines which was not complied with	Provide details of the noncompliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective taken, if any action
		Nil		

Leadership Indicators

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

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

(i) Name of the area:

(ii) Nature of operations:

(iii) Water withdrawal, consumption, and discharge in the following format:

Parameter	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres)	N.A	N.A
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kiloliters)	N.A	N.A
(i) To Surface water		
• No treatment		
• With treatment – please specify level of treatment		
(ii) To Groundwater		
• No treatment		
(iii) To Sea Water		
• No treatment		
• With treatment – please specify level of treatment		
(iv) Sent to third parties		
• No treatment		
• With treatment – please specify level of treatment		
(v) Others		
• No treatment		
• With treatment		
Total water discharged (in kiloliters)		

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

Not Applicable

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

Parameter	Unit	FY 2025-26	FY 2024-25
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 tons of CO ₂ equivalent	Not tracked	
Total Scope 3 emissions per rupee of turnover	Metric tons of CO ₂ equivalent		
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	Metric tons of CO ₂ equivalent		

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

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

Not Applicable as AHFL does not have offices in the ecologically sensitive areas.

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

S. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along- with summary)	Outcome of the initiative
1	LED lightening	The Company has implemented LED lighting across its office premises to improve energy efficiency and reduce electricity consumption compared to conventional lighting systems.	Lower energy consumption, reduced cooling requirements, and operational cost efficiencies, supporting environmentally responsible operations.
2	Paperless Onboarding & Digital Processes	The Company has adopted paperless onboarding and digitally monitored printing practices to reduce paper usage and minimize wastage across office operations.	Reduced paper consumption, improved process efficiency, and reduced environmental footprint from office operations.
3	Green Housing	Through its financing activities, the Company promotes green housing solutions and has facilitated the certification of 500 green homes in FY 2025-26	Improved resource efficiency in housing, reduced electricity and water usage, cost savings for underserved households, and advancement of sustainable construction practices.

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 Policy and an IT Disaster Recovery Plan to safeguard operational resilience and critical functions. Both documents are reviewed annually and approved by the Board in line with the governance framework, with access restricted for internal use. The data center and disaster recovery center are maintained at separate physical locations to reduce risk. Disaster recovery drills are conducted twice a year to test system readiness and the effectiveness of recovery procedures.

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?**

Considering the nature of the Company's business, its operations do not have a significant adverse impact on the environment.

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

The value chain partners are required to adhere to the Company's Vendor standard operating procedure, which covers compliance with applicable environmental standards. The Company continues to strengthen its systems and may expand its assessment scope in future reporting cycles.

8. **How many green credits have been generated or procured:**

- By the listed entity:** Nil. While green credits have not been availed during the year, the Company continues to assess renewable energy alternatives to advance its sustainability objectives.
- By the top ten (in terms of value of purchases and sales, 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.

Essential Indicators

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

One, details of the same is provided below.

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

Sl. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	International Market Association	National

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

No issues identified during FY 2025-26.

Leadership Indicators

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

None

Principle 8 Businesses should promote inclusive growth and equitable development.

Essential Indicators

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

No Social Impact assessment was conducted during the reporting period FY 2025-26.

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

Name and brief details of project	State	District	No. of Project Affected Families (PAF)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In ₹)
Rescue And Rehabilitation Of Out Of School Children	Madhya Pradesh	Dhar	370+ Out of School Children identified & being supported	100%	₹27 lakhs disbursed out of the total committed fund of ₹35 lakhs.

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

The Company addresses community grievances through baseline surveys, field interactions, and continuous engagement to identify key issues such as out-of-school children and child labour. Interventions include setting up NRSTCs to bridge educational gaps and rehabilitate children into formal schooling.

Regular awareness sessions, parent-teacher meetings, and collaboration with government authorities support effective resolution of concerns. Ongoing monitoring and community feedback ensure timely redressal and sustained impact, with no observed dropouts among rehabilitated children.

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

	FY 2025-26	FY 2024-25
Directly sourced from MSMEs/ small producers	6.97%	0.85%
Sourced directly within India	100%	100%

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

Location	FY 2025-26	FY 2024-25
Rural	52.32%	43.33%
Semi-urban	4.73%	14.39%
Urban	10.73%	14.55%
Metropolitan	32.22%	27.73%

(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):

No project was required to be assessed for their impact during the year under the regulatory requirement.

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 ₹)
1	Madhya Pradesh	Barwani	₹1Cr + disbursed out of total committed fund of ₹2.50 Cr
2	Jharkhand	Ranchi	₹25 lakhs

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

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

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

The Company does not currently have a formal preferential procurement policy that specifically prioritizes suppliers from marginalized or vulnerable groups. However, its ESG Policy includes a voluntary commitment to promote local sourcing and, where feasible, give preference to small vendors, MSMEs, and particularly women-led MSMEs. While the Company makes efforts to procure from these groups, it does not currently track or disclose the share of total procurement value attributable to them.

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:

NA

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.

NA

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of Persons Benefitted	% of beneficiaries from vulnerable and marginalized group
1	Clinic on Wheels	21000+ women treated through 27500+ Teleconsultations 13000+ adolescent girls provided training on menstruation, sanitation & hygiene 1700+ women screened in cancer screening camps 25 Swasthya Mitras trained	100%
2	Menstrual Hygiene Management	4000+ girls provided training on Menstrual Hygiene Management in FY 25-26	100%
3	Skilling of Acid Attack Survivors	50 acid attack survivors skilled in FY 25-26	100%
4	Skilling of Women	400+ women skilled	100%

S. No.	CSR Project	No. of Persons Benefitted	% of beneficiaries from vulnerable and marginalized group
5	Early Child Care & Education	1,500+ lives impacted (children, pregnant & lactating women)	100%
6	Village Development Project	30+ malnourished children identified & referred to NRC 6600+ women treated through 8600+ teleconsultations conducted, 2200+ adolescent girls trained on menstruation & hygiene and 14 Swasthya Mitras trained in 20 gram panchayats including the village that is part of the VDP.	100%
7	Scholarship for Meritorious Youth	80+ students	100%
8	Scholarship for Specially Challenged	50+ PwD students	100%
9	Rescue & Rehabilitation of Out-of-School Children	374 children in FY 25-26	100%
10	Awareness on Green Housing	900+ attendees that include construction related vendors, engineers, architects, contractors, developers and utility suppliers.	100%
11	Prevention of Malnutrition in Children & Adolescents	1000 school going children served with 16000 nutritious meals	100%
12	Set-up of Fully Equipped Science Lab	1,000+ students	100%
13	Renovation of Girls' Washrooms	1,000+ girls	100%
14	Empowering Youth through Skilling in Construction Trades	200+ youth to be trained	100%
15	Economic Empowerment of Vulnerable Rural Communities through skill upgradation in native trades	300 underprivileged women to be upskilled	100%
16	Support towards medical Equipment	70+ patients have utilized the Apheresis Machine donated-Other machines donated - Visualization system for Ophthalmic Microsurgery, 1 Dialysis Machine, 2 Ventilators, 1 Sonography Machine	100%
17	Installation of solar panels	30 KW solar panels installed 59 KW solar panels under installation 70 Solar Streetlights under installation	100%
18	Support for Para Athletes	13 Para Athletes supported	100%
19	Painting & Waterproofing of school	1500+ students	100%
20	Construction of tin shed in a school	700+ girl students	100%
21	Joy of Giving	2300+ beneficiaries from underprivileged conditions across 12 states	100%

Principle 9 Businesses should engage with and provide value to their consumers in a responsible manner.

Essential Indicators

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

AHFL has a structured grievance redressal mechanism that is centrally managed by the Grievance Redressal Team. All complaints received through any channel are automatically routed to the Central GRO team, which ensures uniform handling and prioritized resolution. Each complaint is acknowledged, reviewed, and assessed by contacting the customer to understand the issue and, where required, coordinate with the relevant branch or internal team. The grievance is then resolved and communicated to the customer, ensuring transparency, accountability, and timely closure in line with defined service standards.

Additional details pertaining to customer grievance redressal is accessible on the Company's website - <https://aadharhousing.com/customer-relations/ahfl-policies-and-codes>

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

	As a percentage to total turnover
Environmental and social parameters relevant to the product	All loan products and Other Most Important
Safe and responsible usage	Terms & Conditions (MITC), are presented with
Recycling and/or Safe Disposal	full transparency, disclosing all relevant product details.

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

	FY 2025-26			FY 2024-25		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	0	0	N.A	0	0	N.A
Advertising	0	0		0	0	
Cyber-security	0	0		0	0	
Delivery of essential services	0	0		0	0	
Restrictive Trade Practices	0	0		0	0	
Unfair Trade Practices	0	0		0	0	
Others*	702	2		1126	5	

Note: *Includes complaints relating to customers as a part of business operations.

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

Aspect	Number	Reason for Recall
Voluntary recall /Mock recall		N.A
Forced recall		

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.

Yes. The Company has established a framework of information security-related policies, including the Information Security Policy, Cyber Security Policy, User Access Management Policy, and Internet Information Policy, which are made available to employees through the internal HR portal. In addition, the Company has adopted a Privacy Policy governing the collection, use, and protection of personal information, which is publicly available on the Company's website at: <https://aadharhousing.com/privacy-policy>

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.

The Company has not experienced any cybersecurity or data privacy incidents during the reporting period. However, ongoing internal self assessments and reviews are being conducted to further strengthen organizational cybersecurity controls and data privacy practices.

7. Provide the following information relating to data breaches:

a. Number of instances of data breaches - None

b. Percentage of data breaches involving personally identifiable information of customers- None

c. Impact, if any, of the data breaches- None

Leadership Indicators

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

AHFL uses a multi channel approach to provide customers with easy access to information and guidance on its housing finance products. The Company engages communities through offline initiatives such as leaflet distribution, wall paintings, and spot sanction camps, while maintaining a digital presence via its official website and social media platforms including Facebook, YouTube, Instagram, and LinkedIn. Customers also connect with AHFL through outdoor advertising and online search platforms.

Multiple contact points—such as toll free and missed call numbers are highlighted across marketing materials to enable prompt outreach. Once connected, customer service representatives assist in identifying customer needs and guide them towards suitable housing finance solutions.

Website: <https://aadharhousing.com/>

Toll Free 1800 268 4040

Missed Call 8888899953

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

The Company ensures transparent and timely communication with customers through multiple informational and awareness channels. The Most Important Terms and Conditions (MITC) and Key Fact Statements (KFS) are displayed on the Company's website as well as on noticeboards at all branch offices. Frequently Asked Questions (FAQs) are available on the website and through the Company's mobile application

Customers are further supported through educational videos and awareness literature hosted on the Company's website. SMS alerts are sent at various stages of the loan lifecycle, including messages on cybersecurity awareness. In addition, a digital welcome kit is shared with all customers, and welcome calls are conducted for new customers to explain loan features, terms, and related details.

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

AHFL primarily serves customers through its physical branch network, while also enabling service requests through the mobile app. In the event of any service disruption or downtime, callback support is arranged to assist customers promptly. Further, a Business Continuity Plan (BCP) is in place to ensure uninterrupted customer access and support.

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 provides clear and transparent information on its housing loan products through its website and branch offices, including details on features, interest rates, fees and charges, and grievance redressal mechanisms. The Most Important Terms and Conditions (MITC) and Key Fact Statements (KFS) are shared and explained to customers prior to loan disbursement to support informed decision making.

5. 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)

No formal customer satisfaction survey was conducted during the reporting period. However, the Company captures customer feedback through welcome calls made to new customers, where service experience and initial onboarding satisfaction are assessed. In addition, branches collect Google Reviews from customers during in person visits, providing ongoing insights into service quality and areas for improvement.

INDEPENDENT PRACTITIONER'S REASONABLE ASSURANCE REPORT ON IDENTIFIED SUSTAINABILITY INFORMATION ON BRSR CORE IN AADHAR HOUSING FINANCE LIMITED

To,
The Board of Directors,
Aadhar Housing Finance Limited
Mumbai – Maharashtra, India

We ('Kirtane and Pandit LLP' or 'the firm') have undertaken to perform a reasonable assurance engagement, for Aadhar Housing Finance Limited ('AHFL' or 'the Company') in respect of the agreed Sustainability Information, listed below (the 'Identified Sustainability Information') pertaining to Business Responsibility and Sustainability Report Core ('BRSR Core'), as notified by SEBI vide Circular dated July 12, 2023. This Sustainability Information is as included in the Business Responsibility and Sustainability Report ('BRSR' or 'the report') of the Company for the year ended March 31, 2026. This engagement was conducted by a multidisciplinary team including assurance practitioners, environmental engineers and specialists.

Identified Sustainability Information

Our scope of reasonable assurance consists of the BRSR Core indicators listed in the Appendix I to our report. The reporting boundary of the Report is as disclosed in Question 13 of Section A: General Disclosure of the BRSR with exceptions disclosed by way of note under respective questions of the BRSR, where applicable

Reporting Criteria

- The criteria used by the Company to prepare the Identified Sustainability Information is BRSR Core –
- Regulation 34(2)(f) of the Securities and Exchange Board of India (the 'SEBI') (Listing Obligations and Disclosure Requirements), Regulations, 2015 as amended;
- Framework issued by SEBI Circular dated July 12, 2023.
- Business Responsibility and Sustainability Reporting Requirements for listed entities per Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 (the 'SEBI Master Circular');
- SEBI Press Release PR No.36/2024 dated December 18, 2024; Industry Standards on Reporting of BRSR Core as per SEBI Circular SEBI/HO/CFD/CFD-PoD- 1/P/CIR/2024/177 dated December 20, 2024
- SEBI Circular SEBI/HO/CFD/CFD - PoD-1/P/CIR/2025/42 dated March 28, 2025;and
- Standard on Sustainability Assurance Engagements (SSAE) 3000 and SSAE 3410 issued by the Sustainability Reporting Standards Board (SRSB) of the Institute of Chartered Accountants of India (ICAI), effective March 31, 2024

Our reasonable assurance engagement was with respect to the year ended March 31, 2026 only unless otherwise stated and we have not performed any procedures with respect to earlier periods or any other elements included in the report and, therefore, do not express any opinion thereon.

Management's Responsibility

The Company's Management is responsible for selecting or establishing suitable criteria for preparing the Sustainability Information on BRSR Core, taking into account applicable laws and regulations, if any, related to reporting on the Sustainability Information, Identification of key aspects, engagement with stakeholders, content, preparation and presentation of the Identified Sustainability Information in accordance with the Criteria. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the BRSR (including BRSR Core) and the measurement of Identified Sustainability Information, which is free from material misstatement, whether due to fraud or error.

Inherent limitations

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

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

Our Independence and Quality Control

We have maintained our independence and confirm that we have met the requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India and have the required competencies and experience to conduct this assurance engagement.

The firm applies Standard on Quality Control (SQC) 1, 'Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements', and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

Our Responsibility

Our responsibility is to express a reasonable assurance conclusion on the Identified Sustainability Information limited to BRSR Core listed in Annexure I, based on the procedures we have performed and evidence we have obtained.

We conducted our engagement in accordance with the Standard on Sustainability Assurance Engagements (SSAE) 3000, 'Assurance Engagements on Sustainability Information', issued by the Sustainability Reporting Standards Board of the Institute of Chartered Accountants of India. These standards are consistent with the assurance framework mandated by SEBI vide its Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 and the Industry Standards on Reporting of BRSR Core (SEBI/HO/CFD/CFD-PoD-1/P/CIR/2024/177 dated December 20, 2024). This standard requires that we plan and perform our engagement to obtain reasonable assurance about whether the Identified Sustainability Information are prepared, in all material respects, in accordance with the Reporting Criteria. A reasonable assurance engagement involves assessing the risks of material misstatement of the Identified Sustainability Information whether due to fraud or error, responding to the assessed risks as necessary in the circumstances.

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

- Obtained an understanding of the Identified Sustainability Information and related disclosures
- Obtained an understanding of the assessment criteria and their suitability for the evaluation and measurement of the Identified Sustainability Information.
- Made inquiries of Company's Management, including those responsible for preparing the BRSR report, finance team, human resource team amongst others and those with the responsibility for managing the Company's BRSR.
- Obtained an understanding and performed an evaluation of the design of the key systems, processes and controls for managing, recording and reporting on the Identified Sustainability Information.
- Based on above understanding and the risk that the Identified Sustainability Information may be materially misstated, determined the nature, timing and extent of the further procedures.

- Performed the substantive testing on a sample basis of the Identified Sustainability Information.
- Performed the analytical procedures to support the reasonableness of the data
- Assessed the records and performed the testing including re-calculations.
- Where applicable, for the Identified Sustainability Information in the BRSR, we have relied on the information in the audited consolidated financial statements of the Company for the year ended March 31, 2026 and the underlying trial balance.
- Obtained the representations from the Management.

We have also performed such other procedures as we consider necessary in the circumstances.

Exclusions:

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

- Operations of the Company other than the Identified Sustainability Information in Annexure-1
- Aspects of the BRSR and the data/information (qualitative or quantitative) other than the Identified Sustainability Information.
- Data and information outside the defined reporting period i.e. April 1 2025 to March 31, 2026.
- The statements that describe expression of opinion, belief, aspiration, expectation, aim, or future intentions provided by the Company.
- Testing of any financial numbers
- Data, statements, and claims already available in the public domain through Annual Report, Sustainability Report, or other sources available in the public domain.
- The Company's compliance with regulations, acts, and guidelines with respect to various regulatory agencies and other legal matters, including NHB Directions, RBI guidelines, Companies Act, 2013, and SEBI LODR Regulations, beyond the scope of BRSR Core.

Other Matter

The Company's Management is responsible for the other information. The other information comprises the information included within the BRSR other than Identified Sustainability Information and our independent assurance report dated 24-Jun-2026 thereon. Accordingly, previous year's comparative information (FY 2024-25), where

presented, has not been subject to our assurance engagement and should not be relied upon for comparison purposes without separate verification.

Our opinion on the Identified Sustainability Information does not cover the Other information and we do not express any form of assurance thereon. In connection with our assurance engagement of the Identified Sustainability Information, our responsibility is to read the Other information and, in doing so, consider whether the Other information is materially inconsistent with the Identified Sustainability Information or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this Other information, we are required to report that fact. We have nothing to report in this regard.

Opinion

Based on the reasonable assurance procedures we have performed in accordance with SSAE 3000 (and SSAE 3410 for GHG disclosures) and the evidence we have obtained, in our opinion, the Identified Sustainability Information

of Aadhar Housing Finance Limited for the year ended March 31, 2026, as listed in Annexure I to this report, is prepared, in all material respects, in accordance with the Reporting Criteria as stated above. This constitutes a reasonable assurance conclusion as defined under SSAE 3000 issued by the ICAI.

Restriction on use

Our reasonable assurance report has been prepared and addressed to the Board of Directors of Aadhar Housing Finance Limited at the request of the Company solely, to assist Company in reporting on Company's sustainability performance and activities in relation to attributes of BRSR Core (included in BRSR). Accordingly, we accept no liability to anyone, other than the Company. Our deliverables should not be used for any other purpose or by any person other than the addressees of our deliverables. The firm neither accepts nor assumes any duty of care or liability for any other purpose or to any other party to whom our deliverables are shown or into whose hands it may come without our prior consent in writing.

Per Kirtane and Pandit LLP

Chartered Accountants

Firm registration Number 105215W/W100057

Akshay B. Purandare

Partner

Membership No. 141984

Place- Mumbai

Date: June 24, 2026

UDIN: 26141984TKSXKA2463

Annexure- 1

BRSR Core Attributes – Reasonable Assurance Financial Year 2025-26

Sustainability Information where reasonable assurance is carried out	Cross Reference to BRSR 2025-26
Number of days of accounts payable	Under Principle 1 Question 8 of Essential Indicators
Open-ness of business	Under Principle 1 Question 9 of Essential Indicators
Spending on measures towards well-being of employees	Under Principle 3 Question 1(c) of Essential Indicators
Details of safety related incidents for employees	Under Principle 3 Question 11 of Essential Indicators
Gross wages paid to female as % of wages paid	Under Principle 5 Question 3(b) of Essential Indicators
Complaints on POSH	Under Principle 5 Question 7 of Essential Indicators
Energy footprint	Under Principle 6 Question 1 of Essential Indicators
Water footprint	Under Principle 6 Question 3 of Essential Indicators
Water Discharge by destination and levels of Treatment	Under Principle 6 Question 4 of Essential Indicators
Green-house gas (GHG) footprint	Under Principle 6 Question 7 of Essential Indicators
Waste Management	Under Principle 6 Question 9 of Essential Indicators
Input Material sourced	Under Principle 8 Question 4 of Essential Indicators
Job Creation in smaller towns	Under Principle 8 Question 5 of Essential Indicators
Instances involving loss/breach of data of customers	Under Principle 9 Question 7 of Essential Indicators