

Subject: Environment Management Policy	Original Issue Date: 19.10.2022	Version.: 1.0
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**HOME FIRST FINANCE COMPANY INDIA LIMITED
(‘Home First’)**

ENVIRONMENT MANAGEMENT POLICY

Scope and Objective

This policy covers the operations of Home First Finance Company only. We shall Engage our employees, customers and shareholders to encourage environment-friendly practices across our company.

Purpose

The Objective is to better manage these impacts such that, the risks to the environment, our stakeholders and our portfolios are minimized. This policy will serve as a framework for understanding and managing our environmental risks, impacts and opportunities.

Environment Policy Statement

At Home First we sincerely aim to reduce our negative impact on the environment.

Building awareness and participation to environmental protection, climate change risk mitigation and compliances among employees, customers and other stake holders, to encourage them to adapt environment-friendly lifestyle.

Promoting the stewardship of natural resources, eco-friendly livelihoods, green enterprises, local economic ecosystems etc., in line with the Sustainable Development practices for an inclusive society.

The Policy Commitments

To comply with all the environmental and legal requirements within the Company so as to preserve and enhance bio-diversity and strive towards a 'eco-friendly' approach in our infrastructure, processes, operations, use of materials and solutions.

To increase the awareness levels among the beneficiaries for behavior change in line with the 3R (Reduce, Reuse and Recycle) philosophy for all types of wastes.

To recognize the need to work closely for Energy Management, Water management and Waste management and thus will continue to work towards greater integration of environmental factors in our procurement practices.

To communicate about the environmental performance of the company at local, regional, national and international level through appropriate channels of communication.

Awareness and Employee Engagement

The Company understands that its employees and customers can play a major role in reducing the Company's environmental impact. The Company will engage employees and encourage them to adopt environment friendly practices. The Company shall also endeavor to create awareness among employees and customers regarding various initiatives, products and services of the company which have positive environmental impact.

Implementation and Monitoring

The accountability for the environment policy will lie with the Management and CSR team members. The CSR, Credit Risk, IT, Administration, Infrastructure and CHRO of the company will ensure that all directives of this policy are implemented and followed by the Company.

Policy Review

The Board has the right to make any amendments in the policy. The policy shall be reviewed annually.