

Sector	Environmental	Social	Governance	Awards & Recognition
<p>Financial</p>	<p>Promotes and adopts energy efficient technology and equipment in daily operations while aiming to reduce the GHG emissions from operational activities</p>	<p>Strives to treat all employees and third-party service providers fairly, and respect their dignity, well-being and diversity.</p> <p>Has a structured grievance redressal framework supported by a review mechanism</p> <p>Assess the health and safety risks arising from work activities, and take appropriate actions to eliminate or reduce risks to health and safety of the workers and all those employed</p> <p>CSR (India)</p> <ul style="list-style-type: none"> • Support for ten educational institutions • Renovation of seven healthcare facilities • Construction of three community centres & bus stands • Catering to safe drinking water needs of two communities • Provision of sanitation in one community • Provision of solar-powered street lighting for a community. • Supported the education of 850+ girls in the government high school 	<p>ESG Policy in place</p> <p>Responsibility for implementation lies with ESG Compliance Officer with guidance from COO</p> <p>Integrates ESG criteria into operational and financing decisions</p> <p>Refrain from financing activities on the prohibited investment activities list</p> <p>Pay wages which meet or exceed the legal minimum wages</p> <p>Facilitate various learning and development interventions, whenever deemed appropriate and necessary towards the implementation of this ESG Policy.</p> <p>Every product offered is screened for material ESG risks and impacts.</p> <p>Reporting systems are in place to accurately capture the ESG related information and data for analysis and reporting.</p> <p>Implements effective systems of internal control and risk management covering all significant ESG aspects</p>	<p>Ranked No. 3 among India's Best Companies to Work For 2020</p> <p>One among 'The Laureates'- organisations that have ranked for 10 years or more in the Top 100</p> <p>Ranked 5th among the Best Large Workplaces in Asia, 2020</p> <p>Recognised among India's Best Workplaces in BFSI, 2020</p> <p>Best in Small Finance Bank Best among all organisations with 10,000+ employees</p> <p>India's 50 Best Workplaces for Women, 2020</p>
<p>Healthcare</p>	<p>Building "Green" hospitals</p> <p>7th hospital built is Green themed</p>	<p>Rural Outreach Programme</p> <p>Organise various platforms to associate with the rural population to provide them with a diagnosis, second opinion and access to specialists.</p> <p>Disburses advances for providing health benefits in terms of medicines and medical treatment.</p> <p>Runs a homeopathic clinic providing free healthcare and medicines for the financially weaker section bringing good health in the reach of a larger section.</p>	<p>Fully compliant to hospital regulations, meets all National E&S Laws, and is reviewed every 6 months.</p> <p>Has policies that addresses issues such as childcare, maternity, non-harassment.</p> <p>E&S corrective action plans are in place, in which all plans listed have been executed.</p> <p>Has a structured process of communicating E&S matters to investors</p>	
<p>Retail</p>	<p>Development of an Eco Series to reduce plastic footprint The product line includes metal straws, Strawless Cup, Eco Glass Tumbler, and Eco Tea Bags</p> <p>Reusable bags Implemented across 800 stores and more to reduce single-use plastics.</p> <p>Energy-efficient AC systems Implemented across all new stores.7th hospital built is Green themed</p>	<p>Operational Health and Safety training As part of a zero-accident campaign</p> <p>Customer Service Feedback Channel To provide an effective platform to obtain feedback on products & services as well as a channel for customer engagement and evaluation</p> <p>"Stay Safe, Malaysia" program To provide PPEs to frontline workers and affected communities</p>	<p>Appointed a head of ESG to drive the ESG agenda within the organization</p> <p>Has a privacy policy encompassing collecting, using and disclosing customers Personal Information in accordance with the Personal Data Protection Act 2010 ("PDPA") and the laws of Malaysia.</p>	
<p>Technology</p>	<p>"Go Green" initiative to save the environment. Sponsored and organized the afforestation activity through plantation drive towards 10 Million tree mission</p>	<p>Skill development for underprivileged youth from rural communities</p> <p>Employment for specially abled youth.</p> <p>Promotes and supports initiatives that champion education for girls</p>	<p>Committed to creating an environment of professional and personal growth</p> <p>Provide an exciting work environment that fosters innovation and collaboration, while creating unique experiences.</p>	
<p>Professional Services</p>	<p>Operations are mostly digitalised and paperless</p> <p>Data centres are rented from external parties to minimize direct emissions</p> <p>Committed to procuring / utilising equipment that minimizes energy usage on service level agreements for renewable energy-powered data centres</p>	<p>Employee engagement surveys are conducted annually with proper feedback mechanism in place.</p> <p>Financial literacy and inclusion considerations are reflected in products / services and awareness activities.</p> <p>Endorsement of SMEs to enable access to financial products</p> <p>Conducts financial literacy campaigns and digitalisation of solutions to remove barriers of entry for users.</p>	<p>Data security and privacy are highly important and currently managed according to the international standard for information security, ISO20071.</p> <p>A high-level enterprise risk management framework is used, while individual departments derive their own risk management processes.</p>	