

ENVIRONMENTAL IMPACT MANAGEMENT POLICY

SelfFin India Financial Services Private Limited

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1. Objective

Selfin India Financial Services Private Limited (“Selfin” or “the Company”) recognises that responsible environmental management is an integral part of conducting business. The Company therefore seeks to incorporate practical environmental measures into its day-to-day operations so that avoidable environmental impacts are reduced.

The policy currently focuses on the environmental areas most relevant to Selfin’s office-based operations, including water, electricity, paper consumption and waste management. As the Company’s operations evolve, the scope and environmental initiatives covered by this policy may be expanded where appropriate.

2. Key Environmental Impact Areas

Based on the nature of Selfin’s activities, the principal environmental areas addressed under this policy are:

- Water
- Power and electricity
- Paper consumption
- Waste management

Water

Water is an important natural resource, and Selfin aims to use it responsibly by reducing unnecessary consumption and preventing avoidable wastage. The following practices shall be encouraged across the workplace:

- Washroom urinals should use sensor-based or other water-efficient systems, with appropriate controls over the quantity of water used.
- Signage and employee awareness measures should be used to encourage careful and responsible use of water in washrooms and pantry areas.
- Taps and water outlets in washrooms, pantries and other areas should be closed whenever they are not required. Water should be used only to the extent necessary for cleaning and other legitimate purposes.
- Employees should minimise the use of separate crockery and other items where doing so can reduce the amount of water required for washing, without compromising hygiene.
- Water taps, plumbing connections and other relevant fittings should be checked periodically so that leakages and other sources of avoidable water loss can be identified and rectified promptly.

Power

Electricity is another resource that should be consumed efficiently. Responsible energy use can reduce operating costs as well as the environmental impact associated with electricity generation. Selfin shall encourage the following practices:

- Lighting controls should be arranged, wherever practical, so that lights can be switched off in sections of the workplace that are not in use.
- Lights in cabins, meeting rooms, pantry areas and other common spaces should be switched off when the respective areas are not being used.
- Air-conditioning systems should be operated at a reasonable temperature, generally around 23–24°C where practical, to balance employee comfort with efficient energy consumption.
- LED lighting should be preferred over conventional lighting because it generally provides the required illumination with lower energy consumption.
- Natural light should be used wherever reasonably possible, particularly in areas with adequate access to daylight.

- Employees should limit the use of energy-intensive equipment and switch off devices when they are not required, subject to business and operational requirements.

3. Waste Management

Waste generated through routine office activities can have an environmental impact if it is not handled appropriately. SelfFin therefore seeks to reduce waste at source, encourage reuse and ensure that different categories of waste are handled through appropriate disposal channels.

The policy covers common office waste streams, including paper waste, recyclable material, dry waste and electronic waste such as discarded laptops, batteries and printer cartridges.

- Waste should be segregated at source into appropriate categories, including wet waste, recyclable waste and dry/non-recyclable waste, wherever the workplace facilities permit such segregation.
- Electronic waste such as used printer cartridges, laptops, batteries and similar equipment should be kept separate and disposed of through appropriate authorised channels or in accordance with the manufacturer's instructions and applicable requirements.
- Paper that has already been printed on one side may be reused for drafts, internal working papers and other suitable day-to-day purposes.
- Equipment and other resources should be repaired, reused or repurposed where reasonably practicable instead of being discarded prematurely.
- The use of plastic bags and other unnecessary single-use materials should be minimised in routine workplace activities.
- Employees should avoid generating unnecessary waste and should make reasonable efforts to use office resources efficiently.

4. Responsibility

The Human Resources and Administration function shall be responsible for communicating this policy, supporting its implementation and sharing relevant updates or actionable measures across the organisation. Every employee has a role in reducing the environmental impact arising from their work-related activities. Employees are expected to use water, electricity, paper and other resources responsibly and to ensure that waste generated through their activities is handled in accordance with the principles and practices set out in this policy.

This policy may be reviewed and updated periodically to reflect changes in SelfFin's operations, workplace practices, applicable requirements and opportunities for improved environmental performance.