



MUTHOOT MICROFIN LIMITED

WASTE MANAGEMENT POLICY

Purpose	This policy will determine how your business deals with waste, from staff operations to overall strategy.
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Author	Policy Committee
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1) Introduction

Muthoot Microfin Limited (MML) recognizes the importance of responsible waste management and its impact on environmental sustainability.

The wastes generated through the MML operations are e-waste, dry waste (primarily paper waste), and wet waste (primarily from the cafeteria). The company ensures that all wastes produced are disposed of responsibly, using approved & authorized waste contractors/recyclers. This policy sets down the framework for all waste management carried out by Muthoot Microfin Limited.

The policy will be periodically reviewed and updated to reflect changes in laws, regulations, and standards.

2) Policy Objectives

The objectives of this policy are:

- To ensure that waste management is performed in line with the prescribed regulations and industry best practices.
- To ensure safe methods of segregation, safe handling, and disposal of waste by ensuring health, safety, and infection control practices.
- To minimize waste generation at source and facilitate repair, reuse, and recycling over the disposal of wastes, where it is cost-effective.
- To promote environmental awareness in order to increase and encourage waste minimization, reuse, and recycling.

3) Applicability of this Policy

This policy applies to all activities undertaken by Muthoot Microfin Ltd including its staff and supply chain partners.

4) Policy Statement

In accordance with the policy statement, the Muthoot Microfin limited shall strive to improve resource efficiency in its operations, promote the four R's – Reduce, Reuse, Recycle & Recover and minimize all types of waste generation.

- The repair and reuse of electronic devices are prioritized over disposal. When Electronic waste is generated, it shall be disposed through authorized personnel and ensure that no hazardous electronic waste is sent from the company to the landfill.
- MML is conscious of paper usage in its operations, transactions, and customer communications. Wherever possible, digital alternatives are introduced to reduce paper consumption, thereby reducing paper waste.
- Printing and photocopying operations by employees across offices will also continue to be monitored and regulated in order to reduce the wastage of paper.
- The old records/documentation are responsibly disposed in ways that have the least impact on the environment.
- MML shall strive to reduce the use of all forms of plastic at offices, branches as well as in its promotional, marketing, and outreach events.



- MML shall ensure that the domestic waste (Sewage) from offices and branches is not let into water bodies untreated.
- Muthoot Microfin shall raise awareness among its employees on responsible waste disposal. It shall try to enhance employee participation in its environmental sustainability efforts.



Review

This policy will be reviewed periodically and updated as necessary.

Final Authority

When there is any conflict or any ambiguity in regard to the policy, then the decision of management would be final and shall not be called upon for questioning.

Amendments

The Management reserves the right to amend, modify or revise this, Policy.

General:

This policy supersedes all other policies, procedures, and practices prevalent on this subject till date. Company reserves the right to add to, alter or amend, or cancel this policy at its discretion if needed in future.

Disclaimer:

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