



MUTHOOT MICROFIN LIMITED

Water Policy

Purpose	This policy document provides a broad framework to ensure that all employees are treated with respect and dignity and common set of principles that apply to our business practices to ensure that we do not condone human rights violations or abuses
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Policy Approval	Board of Directors- Muthoot Microfin Ltd
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INTRODUCTION

At Muthoot Microfin Ltd we recognise the social, economic, environmental, and cultural value of water and the increasing global concern of water scarcity. Water is a key resource for all our operations - required for the health and wellbeing of employees and at every stage of an operation's life cycle, including closure. The dependency and impact on a shared resource creates material risk for our business, which requires effective management that balances the needs of many different users.

Purpose

Water is a necessity for all forms of life as well as industries on which humans are reliant, like technology development and agriculture. This global need for clean water access necessitates water resource policy to determine the means of supplying and protecting water resources.

Water, water everywhere... but not a drop to drink

Our planet is 75% covered by water – that's why we're called the Blue Planet But 97.5% of that water is salt water. We only have 2.5% of freshwater to drink. Yet, on a daily basis, we use 10 billion tons of freshwater worldwide.

A lot of organizations and environmentalists are saying that our water supply is dwindling but very few take it seriously.

Why should they?

They see water everywhere. But it is a fact that over one billion people in developing countries do not have access to safe drinking water.

Covered Parties

- All employees of Muthoot Microfin Ltd who work in Branches/ RO/ Head Office.
- Customers and Vendors who are visiting our premises.

Objective

1. To be amongst the least water intensive Organization.
2. To ensure right quality of water at every point every time, all the time.

Stake Holder Management

1. Identify internal and external stakeholders (such as employees, Opinion makers, media, community, District administration, and respective State Governments etc), and list their water-related expectations.
2. Prioritize and identify the areas which need action based on (a), and establish phase wise goals and targets.
3. Take required technological support that promote water sustainability, by collaborating with: 1. International and national research institutes. 2. Equipment manufacturers and suppliers. 3. Peer group/internal expertise.
4. Play key role for undertaking study and policy advocacy for water related issues.

5. Communicate key “water messages” to all the stakeholders to promote awareness on water sustainability issues and enforce timely and informed decisions.

Compliance and Assurance:

Muthoot Microfin Ltd shall continue to:

- a. Ensure that all Branches/ ROs have, and comply with water-related regulations, like, meet environmental norms on Specific Water Consumption. Discharges, if any, shall be consistently as per stipulated norms, and efforts to be made to achieve quality beyond norms.
- b. Identify water-related risks and its mitigation strategies.
- c. Develop water management information systems, to update actual water balance three times a year (seasonal factors), to initiate timely and appropriate actions.
- d. Undertake regular water audits, deliberate and act on recommendations.

Human Resource Development:

Muthoot Microfin Ltd shall:

- a. Provide specialized training to focused groups at Corporate and branch levels to meet policy objectives.
- b. Provide training on water related awareness/sensitization for all employees and allied groups (Townships/Schools etc.).
- c. Subscribe and disseminate water related study reports, researches, findings, innovations through different media to all employees.
- d. Encourage discussion platforms such as Professional and Quality Circles focused on water conservation and sustainability issues.

5S FOR WATER SAVING

1. Check your toilet for leaks.

Put a few drops of food coloring in your toilet tank. If, without flushing, the coloring begins to appear in the bowl., you have a leak that may be wasting more than 100 gallons of water a day.

2. Stop using your toilet as an ashtray or wastebasket

Every cigarette butt or tissue you flush away also flushes away five to seven gallons of water.

3. Put a plastic bottle in your toilet tank

Put an inch or two of sand or pebbles in the bottom of a one liter bottle to weigh it down. Fill the rest of the bottle with water and put it in your toilet tank, safely away from the operating mechanism. In an average home, the bottle may save five gallons or more of water every day without harming the efficiency of the toilet. If your tank is big enough, you may even be able to put in two bottles.

4. Install water-saving shower heads or flow restrictors

Your hardware or plumbing supply store stocks inexpensive shower heads or flow restrictors that will cut your shower flow to about three gallons a minute instead of five to ten. They are easy to install, and your showers will still be cleansing and refreshing.

5. Use a broom to clean driveways, sidewalks and steps

Using a hose wastes hundreds and hundreds of gallons of water.

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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