



MUTHOOT MICROFIN LIMITED

BIO-DIVERSITY POLICY

Purpose	Biodiversity is vital for ecosystem health and human well-being, yet it is rapidly declining due to habitat loss, climate change, and overexploitation. Urgent policy action is needed to protect ecosystems, promote sustainable practices, and enforce environmental regulations. Safeguarding biodiversity is essential for a sustainable future.
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Author	Policy Committee
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Policy Owner Ship	Head- HR
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Policy Approval	Board of Directors- Muthoot Microfin Ltd
Date	5 th November 2024

Preamble

Muthoot Microfin Limited (hereinafter referred to as 'MML' or 'The Company'), supports biodiversity conservation through our values, performance, engagement, and communication and shall strive to identify and implement appropriate actions within our company and supply chain and work with our stakeholders.

Purpose

Business and societal activities can adversely affect habitats and endanger biodiversity. The purpose of the policy is to conserve, enhance, and restore biodiversity through biodiversity management practices. This policy provides guidelines for including biodiversity in our strategic and operational decision-making process.

Scope

This Bio-diversity policy outlines MML's overarching approach to biodiversity management, and it applies to all the operations within the limits established by the law.

Policy Statement

We at MML shall endeavor to:

- Maintain legal compliance with biodiversity-related laws and regulations.
- Assess risks to biodiversity and associated ecosystem services from existing and planned operations.
- Strive for no net loss of biodiversity at our operated or owned sites having biodiversity risks.
- Monitor, review, and assess biodiversity performance against measurable biodiversity targets to drive continuous improvement, and openly communicate the results.
- Identify, engage, and collaborate with key stakeholders to integrate their knowledge, perceptions, and guidance to ensure inclusive biodiversity management.
- Implement the mitigation hierarchy by avoiding, minimizing, restoring, and if necessary, offsetting residual impacts on biodiversity.
- Avoid operational activities near World Heritage and IUCN-protected areas.

Amendments to the Policy:

The Board of Directors of the Company has the right to amend or modify this, Policy.