

FSS Sustainability Roadmap 2017-2020								
3 Ps	Group Framework	Group Framework Focus Area	Goal Statement	Measure	Baseline 2016-17	Target		
People	Enabling Stakeholders to Rise	Build a great place to work (within the company)	Create a engaged work environment	Employee Satisfaction Score measured by MCARES survey	MMFSL - 4.37 MRHFL - 4.41 MIBL - 4.26	Increase in our MCARES Score by 0.2 points YoY		
			Build capabilities of people	Training coverage (% of employees)	More than 60%	Ensure Coverage of more than 60% of employees YoY		
			Empower Diversity & Inclusion at Workplace	Measures of D&I Roadmap	MMFSL - As per the D&I Roadmap 4% - Gender Diversity 57 - Differently abled	Increase Gender diversity by 1% YoY		
					MRHFL - 2.5% Gender Diversity	Increase count of people who are differently abled		
					MIBL - 11.7% Gender Diversity			
			Foster Inclusive Development (Beyond the company)	Uplift communities through need based interventions and increase beneficiaries coverage under CSR programs	Count of beneficiaries	2.39 Lakh beneficiaries	10% increase in count of beneficiaries YoY	
		Empowering communities by focusing on financial literacy and increasing the reach				increase in Coverage of people	5.5 Lakh	10% increase in count of people YoY
		Increase financial inclusion by providing financial products to customers in rural and semi-urban parts of India				Total no. of customers	MMFSL - 47.1 Lakh MRHFL - 5.6 Lakh MIBL - 15.9 Lakh* *in current year	10%+ increase in count of customers YoY
		Make Sustainability Personal	Promote adoption of responsible habits amongst employees under iamresponsible campaign	No. of employees	0* * Program was launched in Feb-17 & was focused on awareness creation during the year	Increase employees coverage count by 1,000 YoY		
		Planet	Rejuvenating Environment	Achieve Carbon Neutrality	Ensure continual reduction in Carbon emissions	decrease in CO2 emissions per employee (tons of CO2eq per employee)	1.13	10% decrease in CO2 emissions per employee by 2020
Ensure No Waste to Landfill	Initiate waste recycling practices across locations (non hazardous waste)			No. of locations practicing recycling of waste	3	Increase 1 location YoY		
Promote Biodiversity	Increase plantation of tree across India			No. of trees planted	1.05 Lakh	10% increase in trees planted YoY		
Profits	Building Enduring Businesses	Grow Green Revenue	Increase financing of precision farming equipment	Loan disbursement in INR	N/A	Increase loan disbursement by 1 Crore YoY		
			Increase financing of electrical vehicles	No. of electrical vehicles financed	24	Double the count of electrical vehicles financed YoY		
		Mitigate Risk including Climate Risk	Enhance Risk Management Framework	Advancing our Risk Management Framework	As per internal process/template	Build Robust Risk Framework with ability to assess & predict possible risks & measure them		
		Make Supply Chain Sustainable	Engage Supply Chain Members (Dealers & Suppliers) on Sustainable Practices	No. of key dealers/suppliers engaged	0* *No structured program currently in place that focuses specifically on supply chain sustainability	Double the count of suppliers/dealers engaged on sustainability practices YoY		
		Embrace Technology and Innovation	Reducing consumption of paper in operations by leveraging technology	Count of paper less/paper free processes OR Count of processes digitalized	4	Add 3 new technology driven processes YoY		
		Enhance Brand Equity	Maintaining Credit Rating at power with M&M	Credit Rating	AAA	Maintaining Highest Level of Credit Rating applicable for our sector		
			Improve CaP Score	Customer as Promotor (CaP) Score	60+	Ensure Cap Score more than 60% YoY		