

# Sustainability Policy

## Financial Service Sector

Date – 13<sup>th</sup> December 2017

The Financial Services Sector of the Mahindra Group integrates the well-being of the community and the environment with long term economic value creation. It strives to give back more than it takes and thus drives positive change.

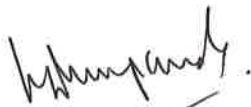
The Financial Services Sector of the Mahindra Group gives back by enabling people to earn a good living, live comfortably and insure themselves from financial harm. It is committed to consistently providing innovative financial solutions to the underserved rural and semi-rural regions of India and enable better quality of life.

The Financial Services Sector of the Mahindra Group follows the highest principles of governance and does business in an ethical, transparent manner. Its employees collaborate to create a diverse, enjoyable and innovative place to work where each individual gets the opportunity to contribute and grow.

The Financial Services Sector of the Mahindra Group is an active participant in the evolution of a new way of life and living in a post climate change world through its actions, products and services, thus integrating sustainability into its business strategy and practices.

This Sustainability Policy is applicable to Mahindra and Mahindra Financial Services Limited, Mahindra Insurance Brokers Limited, Mahindra Rural Housing Finance Limited, Mahindra Asset Management Company Private Limited and all other entities of the Financial Services Sector of the Mahindra Group. It will be reviewed and updated as required on an annual basis.

This Sustainability Policy would be followed as per Financial Services Sector's Sustainability Policy Guideline in its true letter and spirit.



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**Vinay Deshpande**  
Chief People Officer

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**Ramesh Iyer**  
Vice Chairman & Managing Director,  
President – Financial Services Sector &  
Member of the Group Executive Board