

FSS Sustainability Roadmap 2017-2020

3 Ps	Group Framework	Group Framework Focus Area	Goal Statement	Measure of Performance	Baseline 2016-17	2017-18	2018-19	2019-20	
People	Enabling Stakeholders to Rise	Build a great place to work (within the company)	Create a engaged work environment	MCARES Score	MMFSL - 4.37	4.39	4.41	4.43	
					MRHFL - 4.41	4.41	4.41	4.43	
					MIBL - 4.26	4.28	4.30	4.32	
			Build capabilities of people	Training coverage (% of employees)	More than 60%	Ensuring and maintaining coverage of more than 60% of employees every year in alignment with TMW Level 5 measure of performance			
						Empower Diversity & Inclusion at Workplace	Measures of D&I Roadmap	MMFSL 4% - Gender Diversity 57 - Differently abled	5% - Gender Diversity 60+ - Differently abled
			MRHFL - 2.5% Gender Diversity	3.5% Gender Diversity	4.5% Gender Diversity			6% Gender Diversity	
			MIBL - 11.7% Gender Diversity	11.9% Gender Diversity	12.1% Gender Diversity			12.3% Gender Diversity	
			Foster Inclusive Development (Beyond the company)	Uplift communities through need based interventions and increase beneficiaries coverage under CSR programs	10% YoY increase in count of beneficiaries	2.39 Lakh beneficiaries	2.63 Lakh	2.89 Lakh	3.18 Lakh
						Empowering communities by focusing on financial literacy and increasing the reach	10% YoY increase in Coverage of people	5.5 Lakh	6.05 Lakh
		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	50 Lakh	60 Lakh	70 Lakh	
					MRHFL - 5.6 Lakh	7 Lakh	10 Lakh	15 Lakh	
		MIBL - 15.9 Lakh* *in current year	18 Lakh	20 Lakh	25 Lakh				
		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	1000	2000	3000

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Planet	Rejuvenating Environment	Achieve Carbon Neutrality	Ensure continual reduction in Carbon emissions	10% decrease in CO2 emissions per employee (tons of CO2eq per employee)	1.13	1.1	1.06	1.01	
		Ensure No Waste to Landfill	Initiate waste recycling practices across locations (non hazardous waste)	No. of reporting locations practicing recycling of waste	3	4	5	6	
		Promote Biodiversity	Increase plantation of tree across India	10% YoY increase in no. of trees planted	1.05 Lakh	1.15 Lakh	1.27 Lakh	1.40 Lakh	
Profits	Building Enduring Businesses	Grow Green Revenue	Increase financing of precision farming equipment	Loan disbursement in INR	N/A	1 Crore	2 Crore	3 Crore	
			Increase financing of electrical vehicles	No. of electrical vehicles financed	24	50	100	200	
		Mitigate Risk including Climate Risk	Enhance Risk Management Framework	Advancing our Risk Management Framework	As per internal process/template	Improve our Risk Management Process as per Group's Template. Build Robust Risk Framework with ability to assess			
		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	5	10	20	
		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	7	10	13	
		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	CaP Score	60+	Ensuring and maintaining CaP Score of more than 60% in alignment with TMW Level 5 measure of			