

FSS SUSTAINABILITY ROADPMAP 2020-2023						
Capital	Material Topic	Goal statement	Measure of Performance	FY 2021 Target	FY 2022 Target	FY 2023 Target
Human Capital	Employee training and education	Create a more engaged work environment	Satisfaction survey	MMFSL \geq 4.45 MRHFL – 4.40+ MIBL – \geq 4.45		
		Build people capabilities	Increase in training coverage	MMFSL – $>$ 60%		
				MRHFL-Maintain training coverage of 85% and above for all employees		
				MIBL- 83%	84%	85%
Social and Relationship Capital	Local communities and corporate citizenship	Uplift communities through need based interventions and increase beneficiaries' coverage under CSR programmes	Increase in number of beneficiaries for flagship programmes for Drivers	25,000	27,500	30,250
Natural Capital	Climate Strategy (managing carbon emissions)	Ensure continual reduction in carbon emissions	Maintaining declining trends in CO2 emissions per employee (tons of CO2eq per employee)	MMFSL- 0.77 MRHFL- 0.24 MIBL- 0.65	MMFSL- 0.69 MRHFL- 0.22 MIBL- 0.59	MMFSL- 0.63 MRHFL- 0.21 MIBL- 0.58
		Increase plantation of trees across India	Increase the plantation with focus on survival rate	30,000	34,500	39,675
		Increase financing of electrical vehicles	Financing M&M electric vehicles	41% market share	50% market share	50% market share
Intellectual Capital	Digital innovation and disruption	Digital innovation and disruption	Onboarding on mobile app for customers	5 lakh registered users	6 lakh registered users	7 lakh registered users
			Increase digital collections	MMFSL - Rs. 3,500 crores MRHFL – 20%	MMFSL - Rs. 4,000 crores MRHFL – 25%	MMFSL - Rs. 5,000 crores MRHFL – 30%

Financial Capital	Credit ratings	Maintaining Credit Rating at par with M&M	Credit Rating from two Rating Agencies	MMFSL - Maintaining Highest Level of Credit Rating applicable for our sector		
				MRHFL - Maintaining current rating of AA+		
	Customer relationship management	Improve CaP score	CaP score survey	MMFSL – Maintain score of 60 and above		
				MRHFL – Maintain score of 30 and above		
				MIBL – NA for 2021	CaP score of 55	CaP score of 60