



CREDITACCESS GRAMEEN LIMITED

ENERGY MANAGEMENT POLICY

Revision History

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1.0	Department of Centralized Operations	First version	March 23, 2022
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1.0	Head – Investor Relations	Re-adoption	April 01, 2024
1.0	Sahib Sharma – DGM Investor Relations	Re-adoption	April 21, 2025
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Version Control

Version	Author	Reviewed by	Approved by
1.0	Department of Centralized Operations	MD & CEO	Board of Directors
1.0	Department of Centralized Operations	MD & CEO	May 16, 2023
1.0	Head – Investor Relations	Managing Director	April 01, 2024
1.0	Sahib Sharma – DGM Investor Relations	Managing Director	April 21, 2025
1.0	Sahib Sharma – DGM Investor Relations	Managing Director	April 16, 2026

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1) Introduction

CreditAccess Grameen (CA Grameen) aims to achieve sustainable management and use of natural resources in the most efficient, cost-effective, and environmentally responsible manner possible. In CA Grameen operations, the most consumed energy is in form of electricity and fossil fuels (Petrol/ Diesel). The company ensures the energy consumed is minimized to reduce its environmental footprint in its business operations.

This policy sets down the framework for all energy management carried out by CA Grameen Limited. The policy will be periodically reviewed and updated to reflect changes in laws, regulations, and standards.

2) Policy Objective

The objective of this policy is to undertake efficient energy management that

- i. Minimize the energy requirements of our assets.
- ii. Support sustainably-sourced energy.
- iii. Foster an organizational culture that promotes energy conservation and engages with its stakeholders to encourage energy-saving behaviour.

3) Applicability of this Policy

This policy applies to all activities undertaken by CA Grameen Ltd including its staff and supply chain partners.

4) Policy Statement

In accordance with the policy statement, CA Grameen shall establish and implement strategic energy management practices across all the branches and offices of CA Grameen.

- i. Alternative energy sources will be investigated in order to reduce the company's reliance on fossil fuels and to gradually introduce renewable sources of energy where practical and economically feasible.
- ii. Retrofitting the existing high energy-consuming devices and equipment to maximize performance while consuming less electricity. Example Installation of LED lights in place of conventional CFL/Fluorescent fittings.
- iii. Ensure that energy efficiency is prioritized when energy-intensive equipment is purchased.
- iv. Incorporating energy-efficient building designs where applicable.
- v. Implementing automated energy management solutions to reduce energy consumption.
- vi. The energy consumption data will be monitored and analyzed to identify the Energy demand reduction opportunities.
- vii. The fleet of vehicles used for business operations is ensured to be fuel-efficient and regularly maintained to limit greenhouse gas emissions.
- viii. Encouraging usage of electric Two-wheelers by employees as well as customers.
- ix. To prioritize usage of two-wheelers over four-wheelers for branch operations.

- x. Suitable measures will be implemented to raise the awareness of staff of the critical need to conserve energy.
