



CREDITACCESS GRAMEEN LIMITED

WASTE MANAGEMENT POLICY

Revision History

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1.0	Department of Centralized Operations	First Version	March 23, 2022
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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	Head – Investor Relations	MD	Board of Directors
1.0	Sahib Sharma – DGM Investor Relations	MD	Board of Directors
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1) Introduction

CreditAccess Grameen Limited (CA Grameen) recognizes the importance of responsible waste management and its impact on environmental sustainability.

The wastes generated through the CA Grameen operations are e-waste, dry waste (primarily paper waste), and wet waste (primarily from the cafeteria). The company ensures that all wastes produced are disposed of responsibly, using approved & authorized waste contractors/recyclers. This policy sets down the framework for all waste 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 Objectives

The objectives of this policy are:

- i. To ensure that waste management is performed in line with the prescribed regulations and industry best practices.
- ii. To minimize waste generation at source and facilitate repair, reuse, and recycling over the disposal of wastes, where it is cost-effective.
- iii. To promote environmental awareness in order to increase and encourage waste minimization, reuse, and recycling.

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, the CA Grameen shall strive to improve resource efficiency in its operations, promote the four R's – Reduce, Reuse, Recycle & Recover and minimize all types of waste generation.

- i. The repair and reuse of electronic devices are prioritized over disposal. When Electronic waste is generated, it shall be disposed through authorized personnel and ensure that no hazardous electronic waste is sent from the company to the landfill.
- ii. CA Grameen is conscious of paper usage in its operations, transactions, and customer communications. Where ever possible, digital alternatives are introduced to reduce paper consumption, thereby reducing paper waste.
- iii. Printing and photocopying operations by employees across offices will also continue to be monitored and regulated in order to reduce the wastage of paper.
- iv. The old records/documentation are responsibly disposed in ways that have the least impact on the environment.

- v. CA Grameen shall strive to reduce the use of all forms of plastic at offices, branches as well as in its promotional, marketing, and outreach events.
- vi. CA Grameen shall ensure that the domestic waste (Sewage) from offices and branches is not let into water bodies untreated.
- vii. CA Grameen shall raise awareness among its employees on responsible waste disposal. It shall try to enhance employee participation in its environmental sustainability efforts.
