

Corporate Environmental Policy

1. Introduction

At Margdarshak, we are committed to a long-term sustainable approach to caring for and safeguarding the environment. "Sustainability" means that we constantly endeavor to balance environmental considerations and social responsibility with our business goals. As a result, we strive to evolve and implement our Corporate Environmental Policy – in addition to complying with environmental laws and regulations.

2. Objectives

The objective of this environmental policy is to optimise the company's environmental performance and making various investments in the overall infrastructure which fosters efficient energy use, reducing wastages and encouraging recycling.

3. Internal Environment Management System:

Internal Environmental Management System aims to optimise the Company's internal environmental performance, making investments in the branch infrastructure which foster efficient energy use, reducing the use of plastic materials, recycling paper, etc.

The basic components of our environment management system include:

- Using corporate resources efficiently by managing valuable resources including water, paper products and energy efficient resources
- Considering environmental implications in our business planning and decision making
- Reduction in waste and increase recycling
- Conservation of energy and increased use of renewable energy sources
- Ensuring that our technology and office building operations contribute to a sustainable environment.
- Maintaining locally shared environmental control
- Obtaining sufficient information on national eco systems and culture to move towards sustainable development
- Implementing and continually seeking to improve this policy to protect and sustain the environment.
- Communicating our commitment to our employees, clients and vendors, and considering their input on environmental issues.

4. Green Finance

In their pursuit for a sustainable life the poor are unintentionally forced to contribute to the degradation of the environment. Margdarshak always strives to build awareness on environmental protection and climate change among the staff, customers and other stakeholders. They are encouraged to adopt environment- friendly lifestyle, clean energy and energy efficient products through appropriate financial services and training.

Margdarshak provides credit facilities designed specifically for energy-saving investments, investments in renewable energy sources and other environmentally friendly investments. By

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financing such investments, we contribute to the promotion of environmentally friendly businesses and homes, and at the same time stimulate green economy. Green Finance includes loans for purchase of solar lamps, induction cooktops and bicycles.

5. Training and Awareness

An important aspect of this policy is to make our employees, clients and stakeholders a part of our environment conservation practices. This end is achieved by organising training programs to educate participants about the importance of resource conservation and environment protection, and how they can contribute towards maintaining a healthy and sustainable environment.