



Initiative by IMGC



IMGC
Defining Tomorrow

Environmental Social Governance Report 2025



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1. Introduction

IMGC is India's first mortgage guarantee company (incorporated in 2012) and is regulated by the Reserve Bank of India (RBI) guidelines for mortgage guarantee companies (2008).

Having gained the trust of over 25 lending institutions (including banks and housing finance companies), we have helped over 1,50,000 consumers realize their dream of owning a home and issued guarantees of over ₹35,000 Crore.



Vision

Act as a catalyst to make housing affordable in India by enabling risk optimization through data and technology leverage.



Mission

Partner with the housing finance industry to drive financial inclusion goals and promote responsible lending.

Maximize shareholder value while maintaining prudent risk discipline.



2. IMGC's Philosophy of ESG

Our ESG philosophy focuses on ensuring sustainable business practices by integrating responsible corporate citizenship into business to create a sustained positive impact on the environment and society.

Our ESG framework is aligned with the United Nations Sustainable Development Goals (UN SDGs). It guides us to pursue environmentally friendly practices in our business operations. We undertake various targeted ESG programs and initiatives, follow the highest standards of corporate governance in all our dealings, and remain committed to ethical and transparent business conduct.



Hunger

Food security requires a multi-dimensional approach - from social protection to safeguard safe and nutritious food.



Health

Ensuring healthy lives for all requires a strong commitment. This becomes especially critical in safeguarding vulnerable population groups and individuals.



Education

Education is the key that will allow many other Sustainable Development Goals (SDGs) to be achieved.



Urgent action on climate change

Businesses and investors need to ensure emissions are lowered, not just because it is the right thing to do, but because it makes economic and business sense as well.

3. Stakeholder Management

3.1 Shareholders & Investors

IMGC believes in transparency and timely financial submissions. We embody a legacy of fair practice toward all our investors, showcasing our long-standing tradition of streamlined performance.

3.2 Employees

Employee remains the most important resource of the organization. We welcome constructive feedback from our employees as they are the ones collaborating directly with our clients; thus, their input is important in planning our deliverables, approaches, and designing crisis management. We appreciate and promote an open-door arrangement for all employees.

IMGC has been certified as a **Great Place to Work®**. This globally recognized accreditation reflects workplace culture, built on trust, respect, camaraderie, and inclusivity.



3.3 Customers (Lender Partners)

The feedback we acquire through various channels serves as the most important input to constantly upgrade and enhance our approach in realizing our vision. Innovation and improvements are an essential mechanism to constantly keep adding value to our lender partners, as it strengthens the value of our brand and core values.



4. Focus Areas of ESG

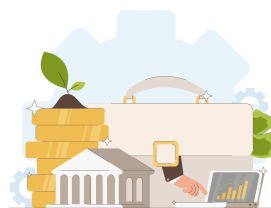
- Environmental Sensitivity
- Society and Employees
- Corporate Governance
- Cybersecurity and Data Privacy Governance Framework



Environment



Social



Governance



Cybersecurity

4.1 Environmental Sensitivity

4.1.1 “Plant a Tree, Plant a Hope”



Tree Plantation
(Manesar, Haryana
in December'19)



Tree Plantation
(Sec 150, Noida,
Uttar Pradesh in
October'23)



Tree Plantation
(Greater Noida,
Uttar Pradesh in
February'25)

Tree Plantation Drive – February'25



IMGC organized tree plantation drive in February'25 as part of our commitment to sustainability and environmental responsibility. Our employees enthusiastically participated in the drive, coming together to plant a variety of native saplings to enhance green cover and combat climate change. The initiative aimed to not only improve air quality but also promote biodiversity and create a healthier environment.



4.1.2. “Reuse Reduce Recycle” E-Waste Awareness Drive - October'24



IMGC launched a 'Recycling Drive' to promote environmental sustainability through online awareness campaigns on social media platforms. By utilizing platforms like LinkedIn, we aimed to educate on the importance of recycling and responsible waste management. Through informative posts, we encouraged individuals and businesses to adopt eco-friendly practices. We also invited our employees to participate by sharing their recycling efforts using our dedicated campaign hashtag. Together, we can create a lasting impact and contribute to a greener, cleaner future.



4.2 Society and Employees

4.2.1 Spreading Joy and Happiness during Diwali Festival - October'24



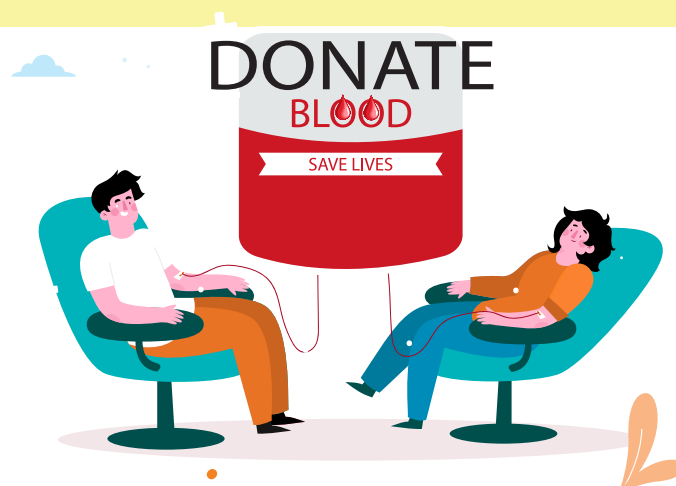
On the joyous occasion of Diwali, we had the privilege of visiting NGOs in Noida and Mumbai to spread happiness amongst underprivileged children. The festive spirit was alive as our employee volunteers decorated the venue with vibrant lights and rangoli, creating a warm and cheerful atmosphere. We engaged with the children through fun activities such as storytelling, games, and diya/greeting card decoration competition where they showcased their talents. To make the festival even more special, we distributed gifts, including stationery and books, ensuring they received something both meaningful and useful. The handcrafted diya and greeting cards were then auctioned amongst the employees during Diwali Celebration event at office. Employees generously participated in bid and all the proceedings were sent to NGO for well-being and growth of children.



4.2.2 Blood Donation Camp – August'24



As part of commitment to social responsibility, IMGIC organized a blood donation camp, aiming to contribute to the noble cause of saving lives. Held in collaboration with a reputed blood bank, the camp witnessed enthusiastic participation from employees and volunteers who stepped forward to donate blood. The event was meticulously planned with medical professionals ensuring a safe and hygienic donation process. Donors were provided with health check-ups before and after the donation, along with refreshments to ensure their well-being. Through this initiative, we not only helped replenish blood banks but also spread awareness about the importance of regular blood donation. The overwhelming response from our employees reinforced our belief in the power of collective action and community service.



4.2.3 Mental Wellbeing at Workplace – December'24



IMGC is committed to fostering a positive and healthy work environment. Towards this commitment, 'Mental Well-being Program' was organized exclusively for our employees. This initiative focused on promoting emotional resilience, stress management, and overall mental health through interactive workshops, expert-led sessions, and wellness activities. Employees also participated in personal counseling session with expert. Through this program, we aimed to create a supportive and productive work culture where employees feel valued, motivated, and empowered to thrive.



4.3 Corporate Governance

IMGC's Corporate governance system encompasses administrative and legal prerequisites. It is following all applicable laws, directions as issued by statutory authorities in letter and spirit. Some of the statutory governance practices are as follows:

1. The Company has a diverse Board of Directors, including an Independent Director.
2. The Non-executive Director is the Chairperson of the Board of Directors.
3. The Company has various statutory committees (s) in place which meet, discuss, and deliberate on the statutory items in requisite timelines.
4. In addition to statutory committee (s), the Company has constituted various committees, governed by the Shareholders' agreement for the day-to-day operation and technical matters, such as the Risk Management Committee, Corporate Risk Committee, etc.
5. The Board of Directors and Statutory/non-statutory committees meet at regular intervals as per statutory requirement. The frequency of some Committee meetings is more than required under statutory guidelines, such as the IT Strategy Committee meeting.
6. Timely disclosures and communications to employees, customers, and statutory authorities.

When we implemented good corporate governance across all company levels of management and operations, it helped in the following ways:

- Building trust with investors, the community, and public officials
- Giving investors and other stakeholders a clear idea of a company's direction and business integrity
- Promoting long-term financial viability, opportunity, and returns
- Reducing the potential for financial loss, waste, risks, and corruption



4.4 Cybersecurity and Data Privacy Governance Framework

IMGC is committed to protecting the privacy of individuals whose personal data it holds and processing such personal data in a way that is consistent with applicable privacy laws. Further, IMGC's Personal Data Protection Standard sets out how the IT should handle personal data received from, or about, its employees, actual or prospective clients, customers and other third parties.



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