



ENERGY MANAGEMENT POLICY

Digamber Capfin Limited



Document Control Page

Document Name	:	Digamber Capfin Limited – Energy Management Policy
Current Version	:	1.0

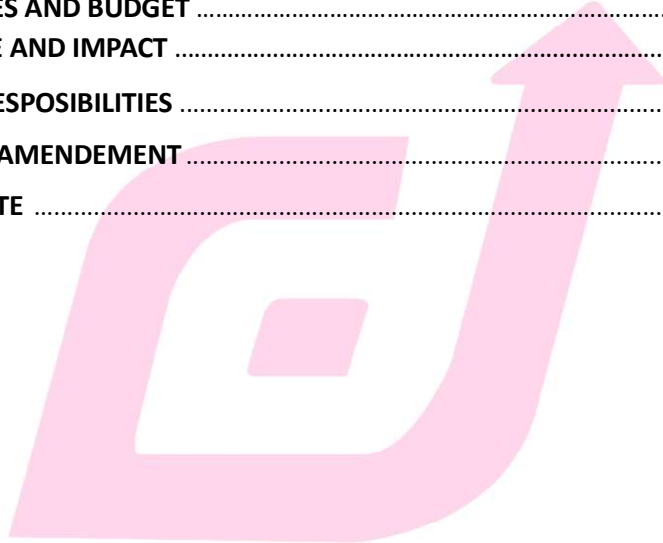
Document Owner	:	Compliance Department-Digamber Capfin Limited
Reviewed By	:	ESG Committee
Approved By	:	ESG Committee

Classification	:	Internal Use Only
Distribution List	:	Digamber Capfin Limited

Revision History	
Dates	Status
12.02.2026	Approved

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1. INTRODUCTION

Digamber Capfin Limited (“the Company”) is committed to responsible and sustainable business practices and recognizes energy management as a key component of its Environmental, Social and Governance (ESG) framework. As a Non-Banking Financial Company – Microfinance Institution (NBFC-MFI), the Company’s primary energy consumption arises from electricity usage at offices and branches, fuel consumption for field operations, and technology infrastructure.

This Energy Management Policy establishes a structured framework to monitor, manage, and optimize energy consumption across all operations of the Company in a cost-effective, efficient, and environmentally responsible manner. The Policy shall be reviewed periodically to align with applicable laws, regulatory guidelines, industry best practices, and the Company’s sustainability goals.

2. POLICY OBJECTIVES

The objectives of this Policy are to:

1. Minimize overall energy consumption across offices, branches, and field operations.
2. Improve energy efficiency in assets, equipment, and infrastructure.
3. Encourage adoption of renewable and alternative energy sources where feasible.
4. Reduce carbon footprint associated with electricity usage and fuel consumption.
5. Promote an organizational culture of energy conservation and environmental responsibility.
6. Support compliance with ESG expectations of regulators, lenders, investors, and other stakeholders.
7. Promote sustainable energy practices through robust energy management strategies to enhance energy efficiency and reduce environmental impact.
8. Foster a culture of energy-conscious behavior among employees.

3. APPLICABILITY

This Policy shall apply to:

- All offices, branches, and operational locations of Digamber Capfin Limited;
- All employees, contractual staff, and consultants;
- Vendors, service providers, and business partners, to the extent applicable under contractual arrangements.

4. POLICY STATEMENT

Digamber Capfin Limited shall establish and implement effective energy management practices across its operations with a focus on continuous improvement, operational efficiency, and environmental sustainability.

In furtherance of this Policy, the Company shall undertake the following measures:

4.1 ENERGY EFFICIENCY MEASURES

1. Prioritize procurement of energy-efficient equipment, appliances, and systems, including computers, servers, air-conditioning units, and office equipment.
2. Implement energy saving technologies by gradually replacing conventional lighting systems with energy-efficient alternatives such as LED lighting across offices and branches.
3. Promote energy-efficient building layouts and designs in new offices and branches, where feasible.
4. Ensure regular maintenance of electrical equipment to optimize performance and reduce energy losses.

4.2 MONITORING AND MEASUREMENT

9. Track electricity and fuel consumption at offices, branches, and operational units on a periodic basis.
10. Analyze energy consumption data to identify inefficiencies, abnormal usage patterns, and opportunities for reduction.
11. Encourage digitization and automation to reduce dependency on paper-based processes and energy-intensive manual systems.

4.3 FUEL AND TRANSPORTATION MANAGEMENT

12. Encourage optimal route planning and efficient travel practices for field staff to reduce fuel consumption.
13. Promote the use of fuel-efficient vehicles for official purposes.
14. Encourage adoption of electric or low-emission vehicles, particularly two-wheelers, for field operations where operationally feasible.
15. Promote virtual meetings and digital communication to reduce travel-related energy consumption.

4.4 RENEWABLE AND ALTERNATIVE ENERGY

16. Explore the feasibility of adopting renewable energy sources such as solar power at branches and offices, subject to cost-benefit analysis.
17. Encourage use of green power solutions where available and economically viable.

4.5 AWARENESS AND EMPLOYEE ENGAGEMENT

18. Sensitize employees on energy conservation practices through internal communication, training programs, and awareness initiatives.

19. Encourage responsible energy usage behavior, such as switching off equipment when not in use and optimal utilization of air-conditioning and lighting systems.
20. Implement internal communication channels such as webinars or intranet portals to regularly updates on energy efficiency initiatives, new technological interventions and policy change.

4.6 REGULATORY COMPLIANCE AND REPORTING

21. Ensure full compliance with Indian energy regulations such as the Energy Conservation Act and Bureau of Energy efficiency (BEE) standards as well as international standards like ISO 50001 for energy management.
22. Maintain transparency and accurate records of its energy generation and reporting to the regulatory bodies.
23. Tracking and reporting environmental key performance indicators including carbon emissions reductions, energy savings, sustainable goals in line with national and international environment standards.

4.7 WASTE AND EMISSIONS MANAGEMENT

Implement strategies for energy optimization, reducing energy waste including minimizing emissions from vehicles and on-site use of equipments.

4.8 RESOURCES AND BUDGET

Ensure to allocate a specific and dedicated budget for energy budget for energy efficiency projects and renewable energy initiatives. This budget will cover investments in R&D, energy saving equipments and measures across its branches and offices.

4.9 OUTCOME AND IMPACT

24. Contributing to global efforts to Recombat climate change, in a small way.
- 25.Reduction in energy consumptions and related costs.
- 26.Upholding our values as a responsible company.

5. ROLES AND RESPONSIBILITIES

- **Board of Directors:** Overall oversight of the Company's sustainability and energy management framework.
- **Managing Director / Senior Management:** Implementation of this Policy and integration of energy efficiency initiatives into business operations.
- **Operations / Administration / ESG Function:** Monitoring energy consumption, recommending improvement measures, and periodic reporting to management.
- **Employees:** Adherence to energy conservation practices in day-to-day operations.

6. REVIEW AND AMENDMENT

This Policy shall be reviewed periodically to ensure its effectiveness and alignment with evolving regulations, standards and best practices. We are committed to continuously improving our practices and ensuring that we meet the benchmark standards and may be amended as deemed necessary by the Board of Directors to reflect changes in regulatory requirements, business operations, or sustainability objectives.

7. EFFECTIVE DATE

This Policy shall come into force with effect from the date of approval by the Board of Directors of Digamber Capfin Limited.





Digamber Capfin Limited

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