



**UJJIVAN SMALL FINANCE BANK**

Build a Better Life

Since inception, the Bank's credit policy has adopted a risk avoidance strategy towards exposures classified as 'negative' as per the International Finance Corporation (IFC) checklist. The Bank refrains from lending to the following occupations as part its ESG imperatives:

- Gambling (Social)
- Alcohol (Social)
- Illegal business activities (Social)
- Business employing child labour (Social)
- Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements, or subject to international bans, such as pharmaceuticals, pesticides/herbicides, ozone depleting substances, PCB, wildlife or products regulated under CITES (Environment and Social)
- Production or trade in weapons and munitions (Social)
- Production or trade in alcoholic beverages (excluding beer and wine) (Social)
- Production or trade in tobacco. (Social)
- Gambling, casinos and equivalent enterprises. (Social)
- Production or trade in radioactive materials. This does not apply to the purchase of medical equipment, quality control (measurement) equipment and any equipment where IFC considers the radioactive source to be trivial and/or adequately shielded. (Environment)
- Production or trade in unbounded asbestos fibres. This does not apply to purchase and use of bonded asbestos cement sheeting where the asbestos content is less than 20%. (Environment)
- Drift net fishing in the marine environment using nets in excess of 2.5 km. in length (Environment)
- Production or activities involving harmful or exploitative forms of forced labour/harmful child labour (Social)
- Commercial logging operations for use in primary tropical moist forest (Environment)
- Production or trade in wood or other forestry products other than from sustainably managed forests (Environment)
- Production, trade, storage, or transport of significant volumes of hazardous chemicals, or commercial scale usage of hazardous chemicals. Hazardous chemicals include gasoline, kerosene, and other petroleum products (Environment)
- Production or activities that impinge on the lands owned, or claimed under adjudication, by Indigenous Peoples, without full documented consent of such people (Social).

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