

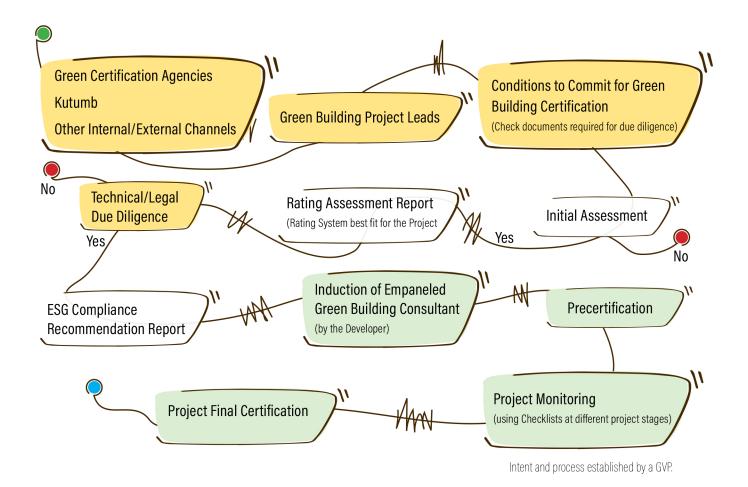


Green Value Partner Initiative



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Modern buildings in India consume about 25 to 40 percent of total energy, and upto 30 percent of fresh potable water and generate approximately 40 percent of total waste. Various studies indicate that by 2050, the built up area of India may become four times the current mass, which may pose a major challenge in preserving our fragile environment. Although, the present energy consumption per capita in India is a fraction of that of most developed nations, but with the projected growth, unless enough measures are taken, it may lead to acceleration of environmental degradation, contributing to increased carbon footprint leading to global warming and climate change, resource scarcity and inequitable development.



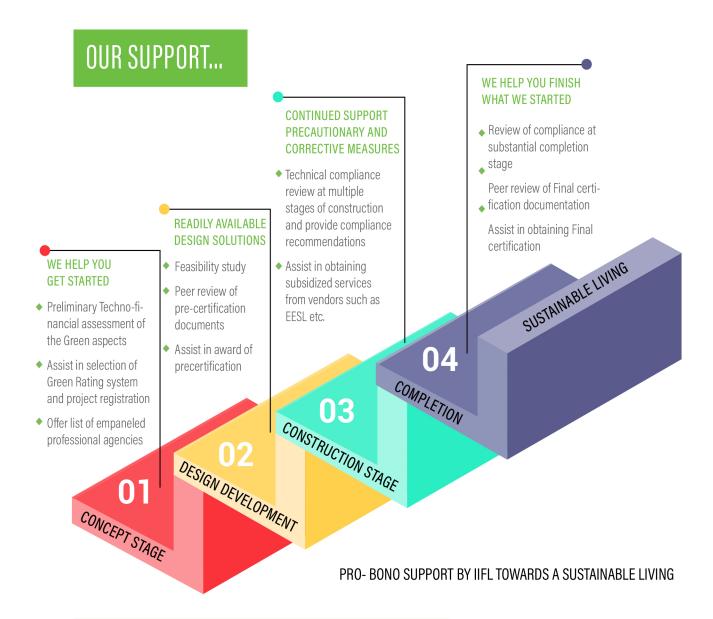
The question IIFL ask themselves: "How will these important determinants of well-being be explicitly considered in our sustainable development plans?" and "What steps will we take in our business to manage this full range of assets so as to benefit human well-being over the long term?" In IIFL, grappling with these questions becomes a device for asking what we want to promote in order to help make our customers, and the communities of which we are part, more sustainable. What are the specific constituents of well-being that most concern us? How are we thinking about them in terms of consequences, not just for us, but also taking into account positive or negative impacts we have on others today and in the future?

The creation of Green Value Partner (GVP) is much more than an exercise in strategic planning. It is an opportunity for every member of our community to reflect on what role they can play in enhancing our collective well-being for a more sustainable future.



Feasibility Study / Due Diligence

The feasibility study is prepared by the designated GVP, based on the available data such as technical drawings, DBR, approval drawings, Environmental Impact Assessment (EIA) Report etc. This feasibility will assess the projects probability of achieving green rating and to what level (Gold, Platinum, 4 star, 5 star etc). The assessment will also include the possible incremental cost it may have on the project including the green building rating fees and estimated green building consultant fees. The report is shared with the Developer to initiate the pre-certification process.



Project Monitoring and Audit Report

The monitoring and audit mechanism is designed to ensure that developer is well-supported throughout the project life-cycle. The flow chart above explains the intent and process established by a GVP. The process initiates through identification of suitable projects/developers and initiating dedicated efforts towards knowledge sharing and aligning the Project's vision with green building objectives

Critical Construction Stages



Pre-construction



Setting Out



Plinth Level



Internal Framework



Top Roof Slab



Mummty Completion



Interior Completion



Substantial Completion

Key Personnel

To complete the entire process, IIFL Home Finance has on board competent technical people with construction and green building backgrounds. Our GVP's help developers from the early stage of conception till certification of the project. The goal of the entire mechanism is to ensure appropriate compliance rather than opting for punitive action.

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