



PROVIDENT

Everyone Matters: Homes For All

SUSTAINABILITY REPORT 2021

EXECUTIVE SUMMARY

Provident Housing is a well-established real estate developer in the premium affordable housing segment with a presence across six major cities in India. As a 100% subsidiary of Puravankara Limited, Provident Housing Limited (PHL) echoes the ambitious sustainability vision of its parent company. The company has launched close to 21 million square feet of projects, of which ~12 million square feet are completed and delivered. Additionally, a little over 7 million square feet is planned for new launches soon.

Grounded in science and data, the company is publishing its first Sustainability Report in 2020-21. The report aligns with the Global Reporting Initiative (GRI), an internationally-recognised framework. In a year like no other, PHL has continued to deepen its commitment to reducing its environmental footprint and empowering people within and beyond its operations.

Provident Housing is one of the first developers in India to receive US\$76 Mn of total funding from IFC (International Finance Corporation) Emerging Asia Fund, a World Bank Group member.

As an entity that places paramount importance on partnerships, a stakeholder consultation was employed to identify material areas for the current report - Climate Protection and Water; Human Rights and Health & Safety, Diversity & Inclusion; Ethics & Integrity and Customer Engagement.

A rigorous analysis of data reveals that, since its inception in 2008, Provident Housing's greatest asset has been its drive for innovation. Not only has this helped define its business model, but it also accelerated its environmental goals. Early adoption of pre-cast technology, unwavering focus on energy efficiency and effective water management are just some ways in which PHL propels sustainable construction practices.

Provident Housing has continued to place people at the centre of its business. Right from optimising its customer communication channels to boosting employee engagement, people-centricity has been the driving force behind the company's technological advancements. Bookmyhomenow is a key customer innovation introduced by PHL. This unique online booking platform has simplified the home buying process for customers across the globe.

Furthermore, the company has introduced and adhered to stringent safety protocols to ensure the safety and health of its workforce. PHL has also developed several mechanisms to achieve 35% gender diversity within its network by 2025.

Provident Housing is deeply committed to creating a positive and lasting impact beyond its four walls. In line with this, the company has invested in several projects like rainwater harvesting in water-stressed regions and the maintenance of parks and medians. It has also established scholarships for unprivileged children and developed educational programs for children residing in slum areas.

The current ESG report mirrors the ambition, action and accountability taken by Provident Housing to build a better future for the planet and its people. As it ascends the ladder of operational growth, the company has been mindful of its impact on the environment and communities. While this report highlights the sustainability goals that PHL has achieved so far, it also carries a promise to be a responsible corporate citizen.

Artistic impression - Provident TooGoodHomes

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01 INTRODUCTION

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Provident Housing Limited

Provident Housing Limited (PHL) is a 100% subsidiary of a Limited, established by Mr. Ravi Puravankara in 2008, with a vision to cater to the mid-income housing demand. PHL offers premium affordable housing solutions focusing on first time home buyers. Provident has emerged as a high-quality, affordable housing brand with premium amenities. The art of balancing affordability and quality through value engineering proposition has been a key in achieving success in the affordable housing sector.

An excellent example of our continuing success is Provident Sunworth, a project based in Bengaluru. This 6000-unit project uses prefabricated construction technology, is a multi-award bagger; secured investments exceeding INR 1500 crores.

All our projects are turnkey using innovative construction methodologies. The effective utilisation of space and efficient design enables us to be the preferred affordable housing developer.

Provident has its presence in Bengaluru, Chennai, Coimbatore, Goa, Hyderabad, and Mangalore. The configuration mix is one, two and three-bedroom apartments with premium features and world-class amenities. We have launched close to 21 million square feet of projects, of which ~12 million square feet are completed and delivered. Additionally, a little over 7 million square feet is planned for new launches soon.

We are committed to providing our customer’s best experience. Our recently launched digital platform for online bookings, BookMyHomeNow allows customers to virtually visit the project site, check units, block and book the property of their choice. We are proud to say that we are one of the first developers in India to launch digital interfaces for projects successfully.

“Provident Housing focuses on delivering upmarket homes at affordable prices. These houses have well-designed living spaces and world-class amenities.”



Provident Housing Limited

Provident Welworth City was our first project launched in Bengaluru in 2008. This project has a total developed area of 3.46 m.sft., comprising 3360 units of 3-BHK homes.

Provident Welworth City project raised the benchmark for quality affordable housing with all urban amenities. The overwhelming response to our first project gave us the confidence to go ahead and develop affordable housing projects in other cities such as Chennai, Mangalore, Mumbai and Goa.

Within a decade of launching Provident Housing, we developed nearly ten m.sft. area, which is an extraordinary record for any real estate developer.

- The concept of premium and affordable housing
- Global Brands Inside: Global brands that matter for homes.
 - Branded products for the elevators, main door locks, living & bedroom tiles, wall-paint, electrical switches, bathroom sanitary wares & fittings.
 - Best in class-construction technology
 - Premium views outside and high-end amenities such as multiple courts for sports, well-equipped gym, swimming pool, jogging track, children play area, garden, clubhouse
 - Cost effective-price range from 34 Lakhs to 85 Lakhs (1 BHK, 2 BHK and 3 BHK from comfort, grand and lux range)



Affordable Housing

Home is a fundamental necessity for everyone and owning one is an aspiration for most people. In a developing country like India owning a house is a milestone that symbolizes independence and long-term security. However, affordability becomes a big issue for many first-time homebuyers. As the cost-of-living increases, especially in urban areas, the low- and mid-income group find it difficult to make decisions to buy homes. While there is ample choice for the upper-middle-class for quality housing, the supply gap is increasing in the affordable sector.

To tackle the issue of affordability, the Government of India has launched several initiatives to promote affordable housing, especially for the urban poor. These include 'Affordable house for all' and PMAY (Pradhan Mantri Awas Yojna). The PMAY scheme launched in 2015 focused on housing to all belonging to economically weaker and low income sections of society by 2022. The Indian government has also introduced many incentives like subsidies, tax benefits, institutional funding etc.



Artistic impression - Provident Park One



According to one study, the urban population in India is increasing by 2.3% each year. It is expected that by 2031, 75% of India's national income will come from cities but India has a big challenge of providing the necessary infrastructure by that time. Around 70 to 80 percent of the infrastructure required by 2050 is not yet there, and the estimated investment gap amounts to approximately 827 billion US dollars.

Study conducted by URBANET, a GIZ sector project

Affordable Housing

Moreover, the covid-19 pandemic has had an impact on the affordable housing sector. As many employed people lost their jobs or received pay cuts and struggled to keep up with their living standard, it resulted in people realizing the need for their own homes. Many people especially from the mid-income group are aspiring to have their own home to bring the sense of stability and security. The new normal of working from home that has risen with covid-19 has made people wanting to be in safe surroundings equipped with essential amenities to meet the needs of their family.

This is an opportunity for the real estate sector to pick up the momentum and cater to this teeming demand of affordable housing. We at Provident are making this possible for many such aspiring buyers. We are committed to providing quality with affordability to our customers.

The IDEA OF PROVIDENT, a seed is planted

Ideas are like seeds, apparently insignificant when first held in the hand. Once firmly planted, they can grow and flower into almost anything at all, a cornstalk, or a giant redwood, or a flight across the ocean. Whatever a man imagines, he can achieve.

— Charles Lindbergh

Our Founder and Chairman was visiting Dubai at a housing expo in 2000. A visitor aspiring to buy a Puravankara home sought an audience with him. In the meeting that followed, he pointed out that a sizeable section of our society desires to purchase quality homes but can seldom afford these.

At Puravankara, the idea of premium affordable housing was explored and nurtured. In 2008, it took shape as Provident Housing, which caters specifically to the affordable housing segment. Our first grand launch opened with queues for booking the property. The overwhelming response was a confirmation for us to continue progress in this direction.

In 2015, affordable housing promotions got a push from the Government and became a buzzword in the real estate sector. By 2017-18, a decade after setting up the company, close to 10 million square feet of affordable housing was already developed by PHL.



Shot on site - Provident Sundeck, Bengaluru

Message from the Chairman

Dear Stakeholders,

We got into affordable housing out of a passion for housing for all; our mission is to deliver top-quality homes on time. At Puravankara, we had excelled in quality homes for the luxury premium category. We established ourselves as one of the first and most reliable real estate developers to offer quality amenities to our customers. However, from the year 2000, the idea of quality affordable housing kept brewing to cater to the needs of aspiring millions who deserve a high quality of life with all urban amenities.

Provident Welworth city was the first project launched by the company more than a decade back. The resounding success of the project in Bengaluru drove us to do more projects not only in Bengaluru but in other cities as well. We are currently executing eleven projects at Bengaluru, Hyderabad, Chennai, Goa, Coimbatore and Mangalore. The eleven projects together provide about 15 million square feet of living space. The configuration mix is one, two and three-bedroom apartments with premium features and worldclass amenities.

I am pleased to share that our pillars of quality, uncompromising values, customer-centricity, robust engineering, and transparency in business operations have helped us achieve the status of one of the most preferred real estate brands in the residential segment.

During the writing of this report, stakeholder opinion was collected and collated to identify the priority areas for disclosures.

I want to express my sincere thanks to all stakeholders for participating in the survey to help us delineate the ESG priorities. We would earnestly make efforts to progress on all ESG factors relevant to us.

Best Wishes

Ravi Puravankara
Chairman, Puravankara Group



Message from the Managing Director

Dear Stakeholders,

The year 2020-21 brought new challenges to real estate development and construction. However, these new challenges also came with opportunities and fast-tracking of specific technologies that would be mainstreamed in this decade.

Our focus on material and cost optimization, premium quality and branded fittings remain constant. What has changed is that we are moving towards prefabricated construction and new technologies. When we say technologies, it is right from the project launch, to construction, including the entire sales cycle. Similarly, technology for customers has been an important focus for us.

With 16,000 + happy families, 21 projects in six cities, 21 million square feet of development achieved with 248 employees, impeccable health and safety records, we are proud to continue our journey forward with equity, safety and addressing environmental issues alongside.

We are also very proud to share that we have achieved 35% hiring of women amongst new employees during the reporting year. This has resulted from our diversity-related initiatives and targets to raise the diversity ratio in a laggard industry. Our women-to-men ratio is better than the industry average.

We thank all our stakeholders, especially investors, employees, customers and partners for supporting our journey. I hope you enjoy reading this report and we do look forward to your feedback.

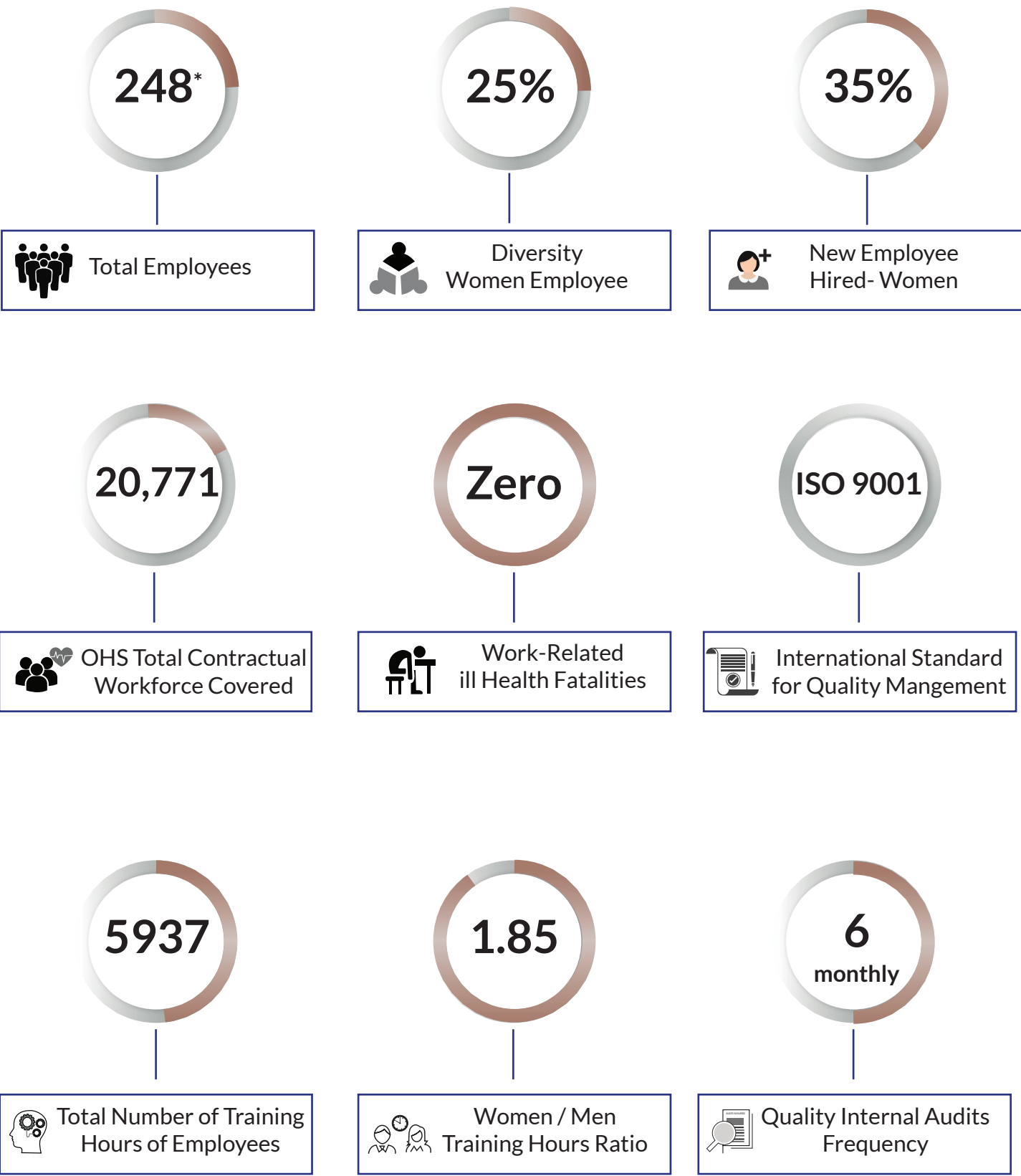
Best Wishes

Ashish Ravi Puravankara
Managing Director



Highlights 2020-21

Strategic Highlights - 2020-21

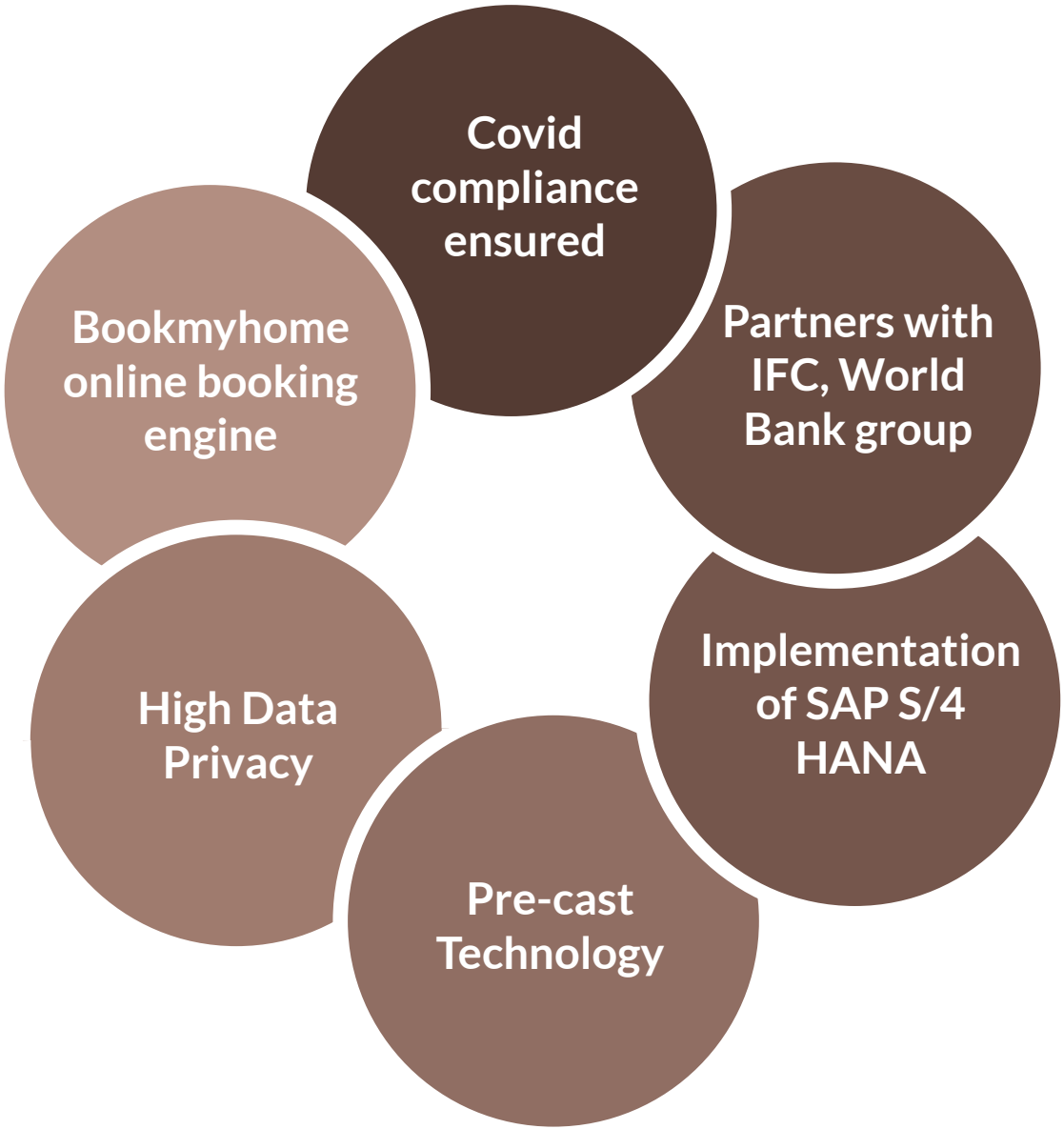


* As on 31st March 2021

“BOOKMYHOMENOW”- India’s first real estate e-com portal, is an end-to-end online home booking platform set to redefine the meaning of ‘Home Buying’ and renovate the digital facade of the real estate industry.”

Investment and Funding

One of the first developers to receive Funding commitment from International Finance Corporation (IFC), World Bank Group member, and one of its funds, IFC Emerging Asia Fund (EAF), totalling US\$76 Mn. Supplemented by the Company’s investment, the fund is deployed in four projects, two of which are planned in Kochi and Bengaluru.



Report Overview

This is Provident Housing Limited’s (PHL) first sustainability report. PHL is a subsidiary of Puravankara Limited, a leading real estate developer, headquartered in Bengaluru with over four decades of experience in offering quality homes across India. The Provident brand is positioned for homebuyers in the affordable premium segment.

Reporting Framework

The report is prepared in accordance with the Global Reporting Initiative (GRI) Standards: Core option. In line with GRI requirements, the report presents significant economic, social, and environmental impacts and contributions of our company. In this report, we have disclosed our performance against the issues that are considered most material to our stakeholders. Every material matter identified through a stakeholder exercise is reported following GRI guidelines. The content of this report has been shaped by the reporting principles such as stakeholder inclusiveness, sustainability context, materiality, and completeness, whereas the report quality is defined by the principles of accuracy, balance, clarity, comparability, reliability and timeliness. The reporting principles have guided the materiality process in identifying the material topics and the development of this report.



Shot on site - Provident Sunworth



Artist's Impression: Provident Park Square

Scope and Boundary

This report covers the period from 1st April 2020 to 31st March 2021, and the baseline year for certain indicators is 1st April 2019- 31st March 2020.

The reporting boundary includes all the projects of Provident Housing in Bengaluru for the economic and social indicators, whereas the environmental indicators are from Provident Sunworth and Provident Park Square projects.



For any feedback or queries regarding the Sustainability Report, please write to Mr. Vinay Kerur
Email: vinay.kerur@puravankara.com
GRI 102- 4, 50, 52, 53



Provident project locations across six cities and detailed Bengaluru projects shown.

02 MATERIALITY

- Stakeholder consultations and material priorities
- Stakeholder engagement process
- Materiality matrix
- Management approach to materiality



Stakeholder consultations and material priorities

Taking everyone along:

The aspirations of a large organisation are defined and influenced by a diverse set of stakeholders. Continual success and resilience are

- an outcome of an open dialogue,
- keeping flexible approach to the stakeholders' opinions
- having a clear strategy and plan of action
- being adaptable to ever changing external environment.

Our five-step process started with identifying material topics through expert analysis.

1. Peer Review: Peer review helped us understand how peers within and outside the industry are progressing on ESG matters.
2. Shortlisting areas of concern: Through all the identified areas in the long list, we took those areas relevant to the organisation or featured highly material in the peer circuit.
3. Consultations with Stakeholders: Stakeholders were identified and consulted. The background and the questions were presented to a representative section from all identified stakeholders.
4. Response Analysis: Data from all the participating stakeholders was collated and was given weightage based on appropriate representation or under-representation.
5. Management Response and Materiality Plot: Post responses from management on the same questionnaire, materiality was plotted. On the X-axis, the priority of management and on the Y-axis data from all stakeholders was plotted to reveal the materiality matrix/plot.



Shot on site - Provident Cosmo City



Shot on site - Provident Cosmo City

Stakeholder Engagement Process

Internal Stakeholder Engagement method and frequency

Engagement Method	Frequency
Employees	
Town hall meetings - All Employees Town hall meetings - Woman Employees Performance management systems Training sessions Communications via mail, intranet portals like ZingHR, Greythr or Equipe Employee engagement such as celebration of festivals like Diwali, Christmas, Navaratri, Ganesha Chaturthi. Celebration of special days like Independence day, Republic day, Women's day, Safety day, Environment day.	Quarterly Quarterly Half-yearly and Annually Mandatory 4 Trainings a year Regular
Contractual Workforce	
Pep Talks Toolbox Talks Emergency preparedness or awareness programs on first aid, fire, incidents, accidents etc. Induction for new workforce Workforce engagement programs like Republic day, Independence day, Safety day, Environment day, Water day, No Tobacco day etc.	Daily Weekly Quarterly At the time of joining Monthly



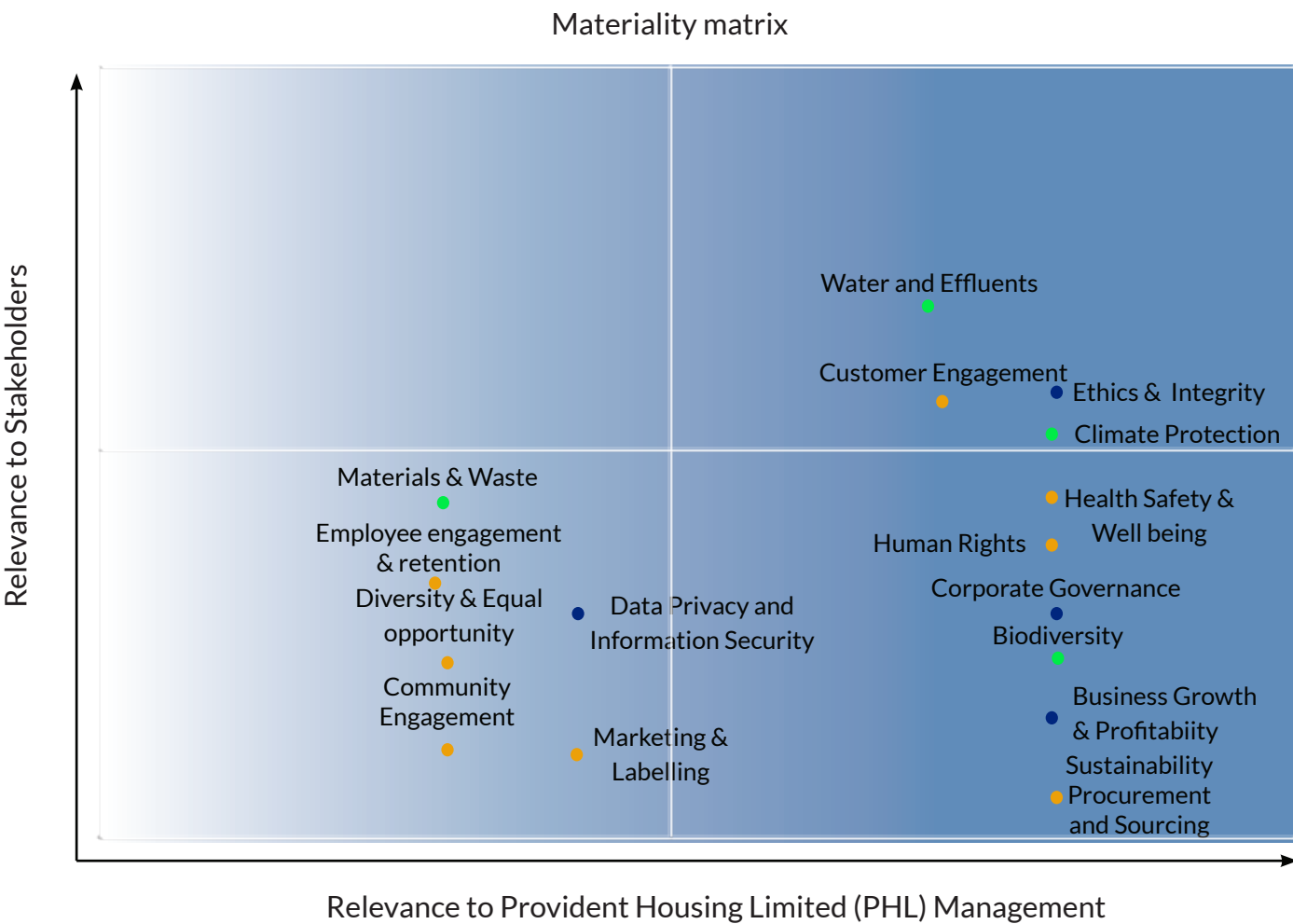
GRI 102-40,43

External Stakeholder Engagement method and frequency

Engagement Method	Frequency
Government/Regulatory	
Participation in conferences, forums and meetings Compliance reports submission and feedback Visits and audits Annual Report NOCs / Licenses	Regular As and when required As and when required Annually Based on Statutory requirement
Investors	
Results and distribution Interaction through the year Announcements -stock exchange, Website, press Stakeholder meeting Investor presentation	Quarterly Regular Regular Annually Quarterly
Vendors/Suppliers/Consultants	
Meetings Visits Feedback mechanism and evaluation process Interactions	At least once in a year At least once in a year Half yearly Regular
Media	
Press releases Media visits Response to Media related queries (Digital /Print) Interaction with Media	Regular Regular As and when received Regular
Local Communities	
CSR initiatives Feedback mechanism and evaluation process through meetings	Continuous activity Regular
Customers	
Direct Customer calls Customer visits to Project sites, Offices Customer engagement events at Project sites Project progress status Other communications on payments, documentation, handover Complaints handling and feedback Customer satisfaction survey Advertising campaigns	Regular Regular Regular Monthly Regular As and when received Regular Regular
Channel Partners	
Channel partner meets Site visits Meetings	Regular

Materiality Matrix

We consulted with internal and some external stakeholders to identify the material areas that are important for Provident Housing. Amongst the stakeholders consulted are Employees, Channel Partners, Consultants and Contractors apart from the Management.



Management Approach To Materiality



Environmental Priorities

- **Water and Effluents**
Saving water during construction, enabling sharing of best practices across projects, creating maximum rainwater harvesting potential, exploring best fittings for water conservation, creating effective ETPs, and continuing the best practices.
- **Climate protection**
Climate-related crises can create havoc in urban systems. Creating resilient townships with excellent drainage facilities; building designs with adequate lighting and ventilation. Exploring the use of LED's and renewable energy for common areas. Prefabricated buildings with lesser embedded carbon and choosing eco and earth-friendly materials are some of the ways organisation will align with global goals on climate action and define a clear plan of action.



Economic & Governance Priorities

- **Ethics and Integrity and Corporate Governance**
Like its parent company, Provident follows systems to check malpractices within the organisation and with any external stakeholders. Transparent policies which are fair to all, disclosures in the public domain, transparent dealing with customers, and absolute respect for the regulatory requirements and compliance will remain our topmost priority. To further enhance our corporate governance, we would explore special drives for inculcating organisational values for our employees. Strict adherence to all policies and systems will be continued .
- **Business Growth and Profitability**
Our core focus is strategic moves that benefit the company and all its stakeholders for perennial growth. At the same time, continue providing the best rewards to employees, creating win-win strategies for our partners, and the best products for our customers.



Social Priorities

- **Health, Safety and Well-being**
Our projects are turnkey, and our partner contracting firms all maintain the highest health, safety, and well-being standards. We have a robust mechanism of factoring in best practices in our contracts and conduct audits on our partners to ensure best practices for all workers. We endeavor to maintain zero fatalities on all our project sites.
- **Employee engagement and Retention**
Employees are key stakeholders and partners in our aspirations. Our employees and their efforts are primary efforts to execute our strategy. Committed employees are our strength. We have multiple engagement platforms and events to understand the perspectives of our employees. We also have special townhalls for women employees. We will continue to deploy best practices for our employees.

03 CORPORATE GOVERNANCE

- Values and Philosophy
- Our Leaders
- Board Composition and Committees
- Policies
- Customer care: Health, Safety, Comfort and Convenience



Values and Philosophy

Providing our customers with premium, affordable houses is our passion, and it is our mission to deliver top-quality homes on time. **With well-designed living spaces and world-class amenities, we take pride in crafting premium homes.** We align to the values and principles of our parent company Puravankara.

At Provident, we envision a future wherein our brand is a household name the world over. A future wherein our brand symbolises unique landmarks and superior community living of the highest standards of quality and customer delight. **Our philosophy centres** around our customers and their need, dreams and aspirations are pivotal to our decisions. We call this “The You” philosophy.

Quality Policy – ISO 9001 Certified

Quality is our success mantra. Our parent Group- Puravankara Limited was one of the first certified ISO 9001(Quality Management) organisations in the construction sector. Provident Housing is also certified for ISO 9001 Quality Management Systems.

The unique quality commitment with affordability has made Provident a go-to name in the premium affordable housing sector. We adhere to high standards and follow strict quality policies to ensure excellence in all our projects. We are committed to serving our customers by providing world-class and premium affordable homes with superior quality.

ISO Quality Audits

We conduct regular internal and external audits for quality management systems. During the external audits, we have received good reviews and feedback for the upkeep of our Quality management systems.

Some of our good practices highlighted during external audits

- Good use of signs and signages at sites & housekeeping
- Good safety track record across the company and projects
- Availability of drawings, standards, specifications etc.
- Good exhibition of covid-19 management and related CSR activities
- Documenting feedback on design review/project level/communications

Quality audit Frequency

Internal: Half yearly
External: Annual

What makes us the “Go to developer for affordable housing”

- Intelligent designs
- Continuous value engineering
- High-Quality standards
- On-time delivery – 21 m.sft in 15 years
- Customer satisfaction
- Conducive work culture
- Cost optimisation



Certificate of Registration

QUALITY MANAGEMENT SYSTEM - ISO 9001:2015

This is to certify that: Provident Housing Limited
No. 39 Ulsoor Road
Bengaluru 560 042
Karnataka
India

Holds Certificate No: **FM 629535**

and operates a Quality Management System which complies with the requirements of ISO 9001:2015 for the following scope:

The Design, Development, Construction and Marketing of Residential and Commercial Projects.

For and on behalf of BSI:


Chris Cheung, Head of Compliance & Risk - Asia Pacific

Original Registration Date: 2015-06-12
Latest Revision Date: 2021-01-05

Effective Date: 2021-01-05
Expiry Date: 2024-01-04

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...making excellence a habit.™

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Our Leaders

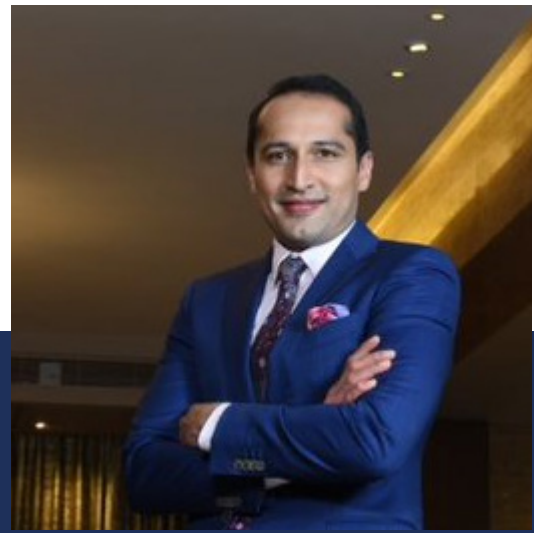


RAVI PURAVANKARA
Founder & Chairman

Mr. Ravi Puravankara is the Founder & Chairman of Puravankara Limited. Under his guidance, supervision and mentorship, the Company today has emerged as one of the largest residential real estate conglomerates in India. Renowned for pioneering new trends in the market, Mr. Puravankara has been responsible for introducing mid-income consumer premium homes within easy and affordable reach by launching Provident Housing Limited, a wholly-owned subsidiary. An iconic leader and a disruptive forward-thinker, Mr. Puravankara’s strategic planning gave genesis to affordable luxury for aspirational Indians, creating the foundations of the premium affordable housing industry. Mr. Puravankara was also one of the first to obtain FDI in the Indian real estate sector forging a joint venture with Singapore-based Keppel Land Limited. Mr. Puravankara has also been instrumental in implementing best practices in construction by focusing on technology to achieve quality in execution as well as in sales and customer relations.


Honors and accolades

- BAM (Builders, Architects & Building Material) Awards 2018 for ‘Lifetime Achievement’.
- Recipient of the ‘Scroll of Honor’ at the 2017 Realty Plus Conclave.
- ‘Developer of the Year’ award bestowed by CMO Asia.”



ASHISH PURAVANKARA
Managing Director


Mr. Ashish R. Puravankara, as the newage leader, has played a pivotal role in the growth of the Company through his emphasis on innovation, strategy formulation, operational control, financial management and enterprise capacity development. Today, Mr. Puravankara is responsible for the day-to-day operations of the business with his primary focus anchored on opportunity identification. Mr. Puravankara holds a Bachelor of Science degree in Business from Virginia Polytechnic Institute and State University and graduated as a MBA from Willamette University in Salem, Oregon.



NANI R CHOKSEY
Vice-Chairman

Mr. Nani R. Choksey possesses over four decades of rich experience in the real estate development, construction and finance sectors, thriving on his strong business instincts. He has played an instrumental role in the growth of the Group since its inception in 1975. In the early days, Mr. Choksey was a oneman team, overseeing most departments, from legal to CRM. Even today, he is actively involved in all of the Company’s projects, bringing his rich industry experience, attention to detail and an appetite for growth to the business.

Our Leaders



ANUP SHAH
Non-Executive
Independent Director

Mr. Anup Shah Sanmukh holds a bachelor’s degree in commerce from HR College, Mumbai and a degree in law from Government Law College, Mumbai. He has over 35 years of experience in the field of law, specifically real estate law. Since founding his own firm in 1993, he has advised developers, builders and foreign and domestic investors in structuring real estate transactions, leases, development agreements and joint ventures. He specialises in commercial and property documentation, corporate and commercial litigation, property related issues, land laws and arbitration and alternative dispute resolutions. He is the Founder Partner of Anup S Shah Law Firm in Bengaluru.



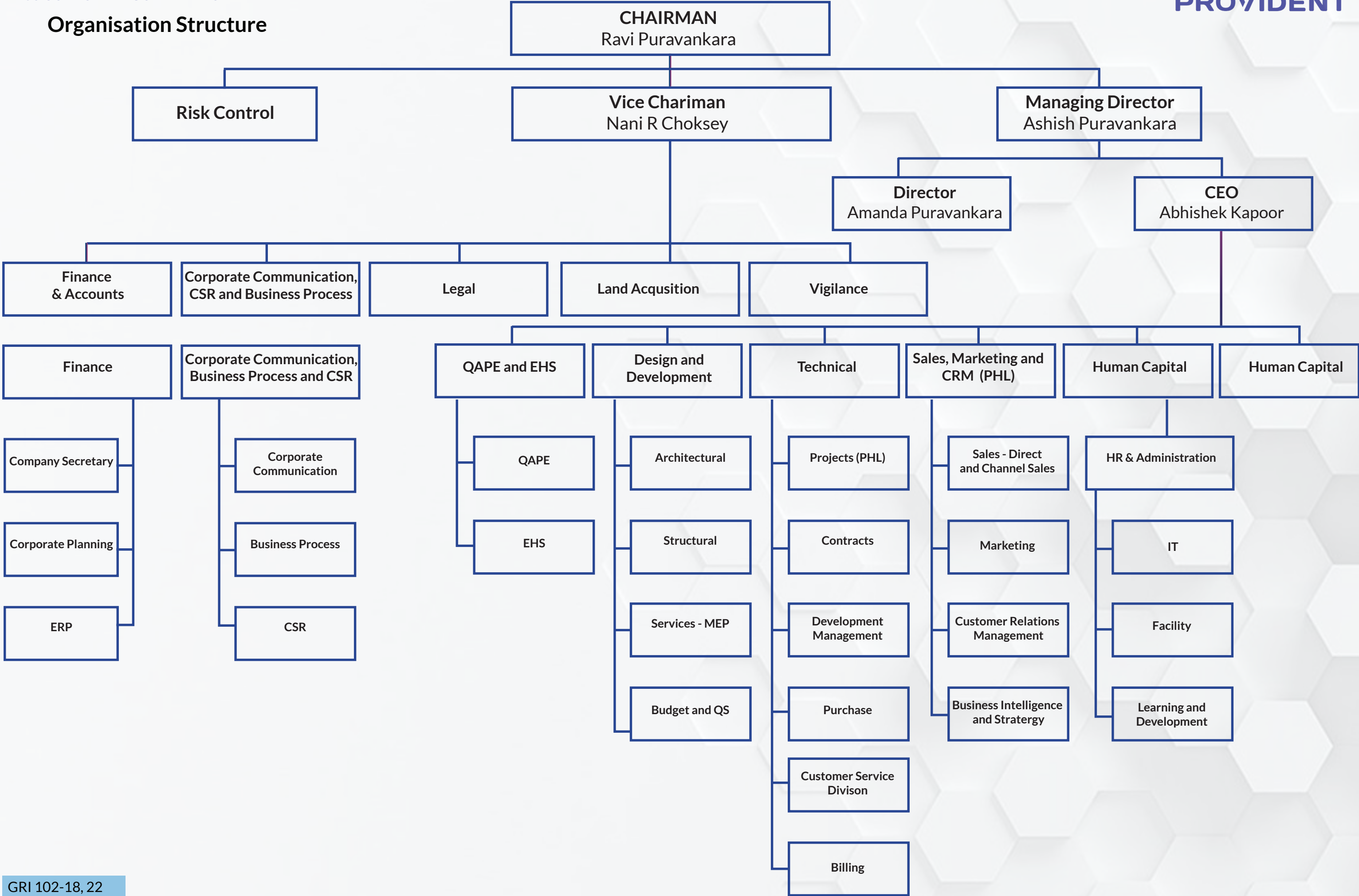
AMANDA PURAVANKARA
Director

Amanda Puravankara is a young entrepreneur and has been involved in the business from an early age learning the ropes of the business while interning every summer and shadowing her father, the Founder and Chairman of Puravankara Limited, Mr. Ravi Puravankara. Coming from a business family, she has carved a niche for herself in the organisation and learned from her father that only hard work gets you where you want to be. She understands the needs of the teeming millions and feels very strongly about providing people with their dream homes. Post completing her undergraduate with Honours in Psychology from the University of Southampton, England, her first job was with a holistic healing Centre. Apart from this, Amanda is very passionate about travelling, fitness and runs Davedaan trust which works for women’s rights.



Shot on site - Provident Sunworth

Organisation Structure



Board Compostion and Committee

Under the guidance of our chairman Mr. Ravi Puravankara, the leadership team has led Provident Housing as a go-to name in the real estate sector for the affordable housing segment. Being transparent and accountable at all stages of the project development has helped us achieve the trust of our customers. **Trust and integrity** help us achieve stronger growth and **financial stability** and build inclusive societies. We ensure that every stakeholder is treated fairly and believe that sound corporate governance practices go a long way in developing, strengthening and retaining stakeholders' trust. The board committees help in the smooth functioning of the organisation. Following are the committees and committee members as shown:

Committees and Board involving Pradeep Guha in the reporting period.

Mr. Ashish Ravi Puravankara
» Director
Mr. Nani Rusi Choksey
» Director
Ms. Amanda Joy Puravankara
» Director
Mr. Anup Shah Sanmukh
» Independent Director
Mr. Pradeep Guha*
» Independent Director

AUDIT COMMITTEE

Sr. No.	Name of Member	Members
1.	Mr. Pradeep Guha*	Chairman, Independent Director
2.	Mr. Anup Shah Sanmukh	Member, Independent Director
3.	Mr. Ashish Ravi Puravankara	Member

NOMINATION AND REMUNERATION COMMITTEE

Sr. No.	Name of Member	Members
1.	Mr. Nani R. Choksey	Chairman
2.	Mr. Ashish Ravi Puravankara	Member
3.	Mr. Pradeep Guha *	Member, Independent Director
4.	Mr. Anup Shah Sanmukh	Member, Independent Director

CORPORATE SOCIAL RESPONSIBILITY COMMITTEE

Sr. No.	Name of Member	Members
1.	Mr. Pradeep Guha*	Member, Independent Director
2.	Mr. Nani R. Choksey	Member
3.	Mr. Ashish Ravi Puravankara	Member

MANAGEMENT SUB-COMMITTEE

Sr. No.	Name of Member	Members
1.	Mr. Nani R. Choksey	Member
2.	Mr. Ashish Ravi Puravankara	Member
3.	Ms. Amanda Joy Puravankara	Member

*Mr. Pradeep Guha ceased as Director w.e.f 21.08.2021 on account of the demise.

Policies

We follow all organisational policies as our parent company, Puravankara. Detailed policy documents are listed on our website and can be accessed at <https://www.providenthousing.com/investors> as well as the SR 2020-21

- 1. Nomination & Remuneration Policy
- 2. Policy for Corporate Social Responsibility
- 3. Whistle Blower Policy
- 4. Environment, Health and Safety Policy
- 5. Policy for Prevention of Sexual Harassment



Shot on site - The Tree by Provident

Customer Care: Health, Safety, Comfort and Convenience

Customer Care is fundamental at every step and when it comes to health and safety, comfort and convenience, our processes are clearly laid out and followed through. From a health and safety point of view of customers, we look at:

A) Safety during the construction

Once a visit from the customer is confirmed and the visitor is at the site, project site safety requirements are communicated by the security staff or by EHSO.

- Special days for visits when construction is paused
- Model units as experience centres.
- Adherence to PPEs

Additionally, the permit system, incident reporting & investigation, awareness and audits ensure the safety of visitors.

B) Health, safety and well being during occupancy

Customers have a right to a safe and non-hazardous product. The houses are constructed to maximise light and ventilation for the homeowners. The use of standard products and equipment as per the specifications and quality checks are ensured As the cityscapes are changing the requirements for habitats will need to change. One of the fundamental requirements is clean air and clean water. In our recent projects, we have made provision for drinking water from the kitchen tap as well as air tower to enhance the quality of life for our customers. There is no non-compliance violating customer health and safety during the reporting period.






Artistic impression - Provident Woodfield

GRI 416-2



Customer events

04 BUSINESS GROWTH

-  Performance
-  Awards
-  Our Prominent Projects



Performance

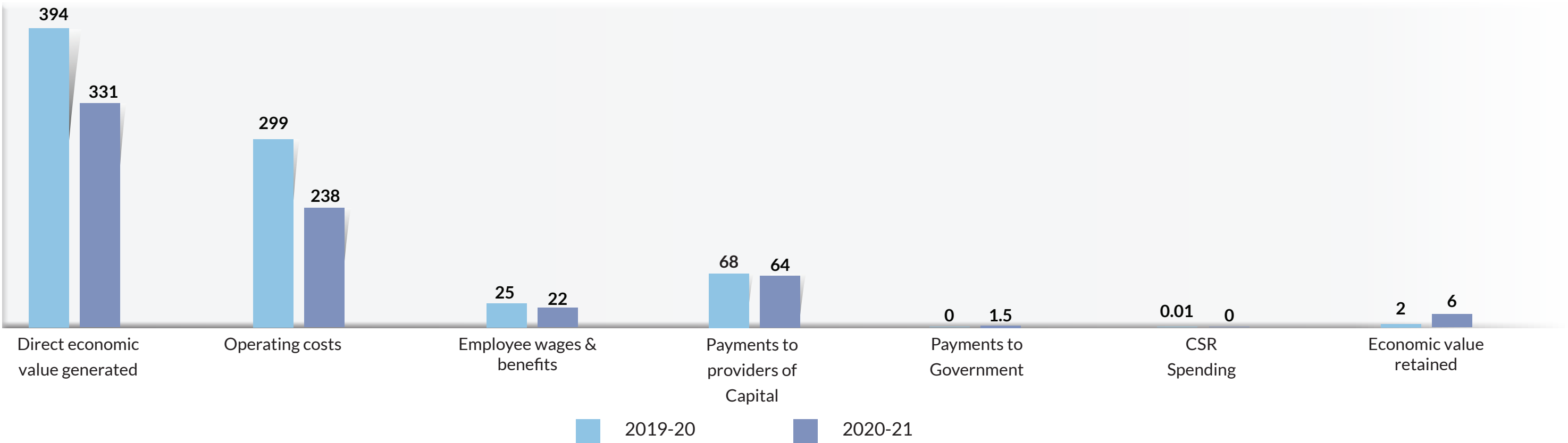
As the economy is reviving and the affordable housing sector is witnessing a considerable demand, we at Provident are at the forefront of providing premium and affordable solutions to our customers. We had remarkable success in Bengaluru, Mangalore, Coimbatore, Goa, Chennai, and Hyderabad and are proud to say that Provident accounted for 30% of the overall sales of Puravankara group for FY21.

The economic performance of PHL is shown in the following table, where we have disclosed our revenue, operating costs, employee wages, and benefits, CSR spending, payments to providers of capital, payments to the government, and economic value retained for FY 2019-20 and FY 2020-21.

Economic Performance

Sr. No.	Details	2019-20	2020-21
		(INR crore)	(INR crore)
i.	Direct economic value generated (Revenue)	393.67	331.14
ii.	Economic value distributed:	Member	
a)	Operating Costs	298.62	237.99
b)	Employee wages & benefits	25.15	22.11
c)	CSR spending / Community Investments	0.01	0.00
d)	Payments to providers of Capital	67.56	63.79
e)	Payments to Government	-	1.48
iii.	Economic value retained	2.33	5.78

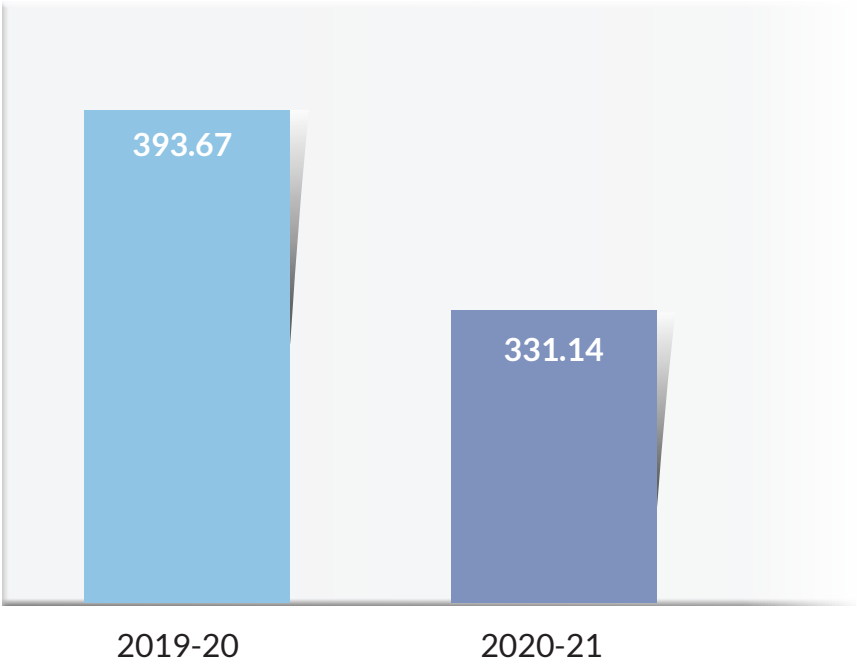
Economic Performance



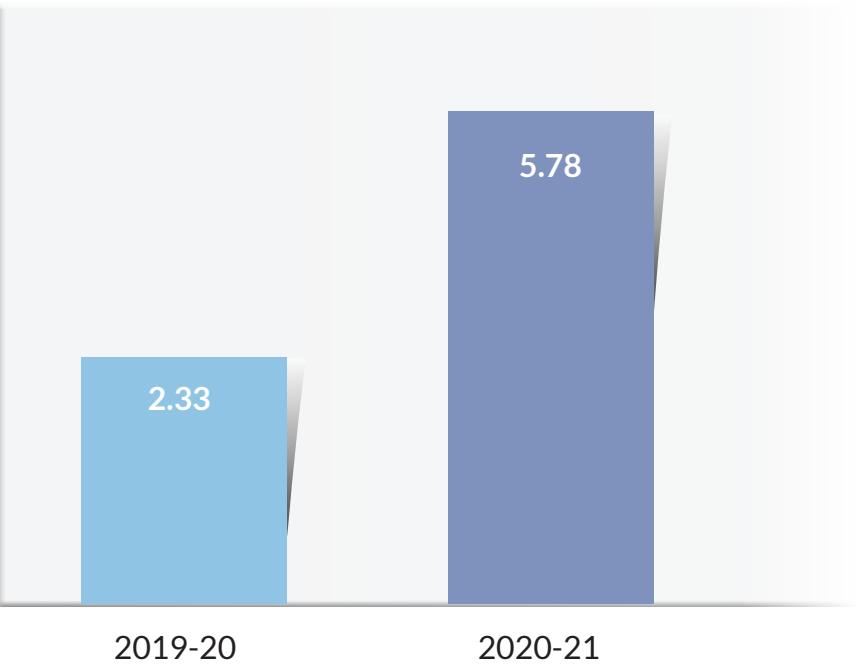
Performance

The direct economic value generated in FY 2020-2021 was around 15% less than the previous year. The comparative economic value retained for 2019-20 and 2020-21 is as shown in the charts.

Direct Economic Value Generated (Revenue) (INR Cr)



Economic Value Retained (Revenue) (INR Cr)



Shot on site - Provident Sunworth

Awards

- CIA World Awards 2020 - Best Developer for Weekend Homes - Adora De Goa by Provident
- Realty+ Conclave & Excellence Awards 2020 - Themed Project of the Year - Adora De Goa
- 12th Annual Estate Awards 2020 - Themed Project of the Year - (West) - Adora De Goa by Provident
- Business Connect Awards 2020 - Women Entrepreneur of the Year - Ms. Amanda Puravankara
- 12th Realty+ Conclave & Excellence Awards - South 2020 - Themed Project of the Year -Provident Park One
- Recognition by ET Best Realty Brands 2020 - 2021 - Provident Housing Limited
- IBE 6th India Property Awards 2021 - Developer of the year (South India) - Provident Housing Limited



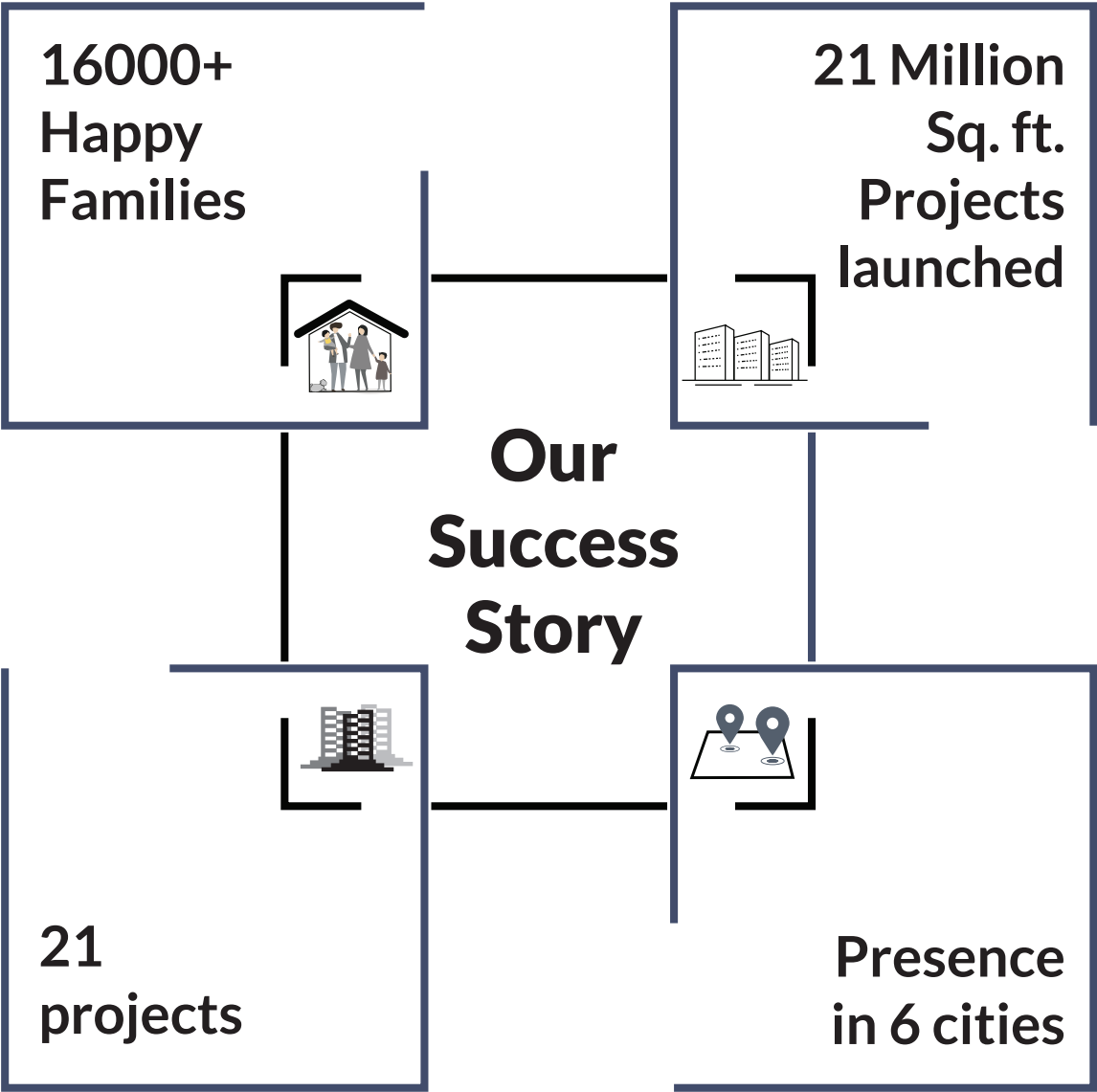
Memberships and Associations:

- Confederation of Real Estate Developers Association of India (CREDAI)

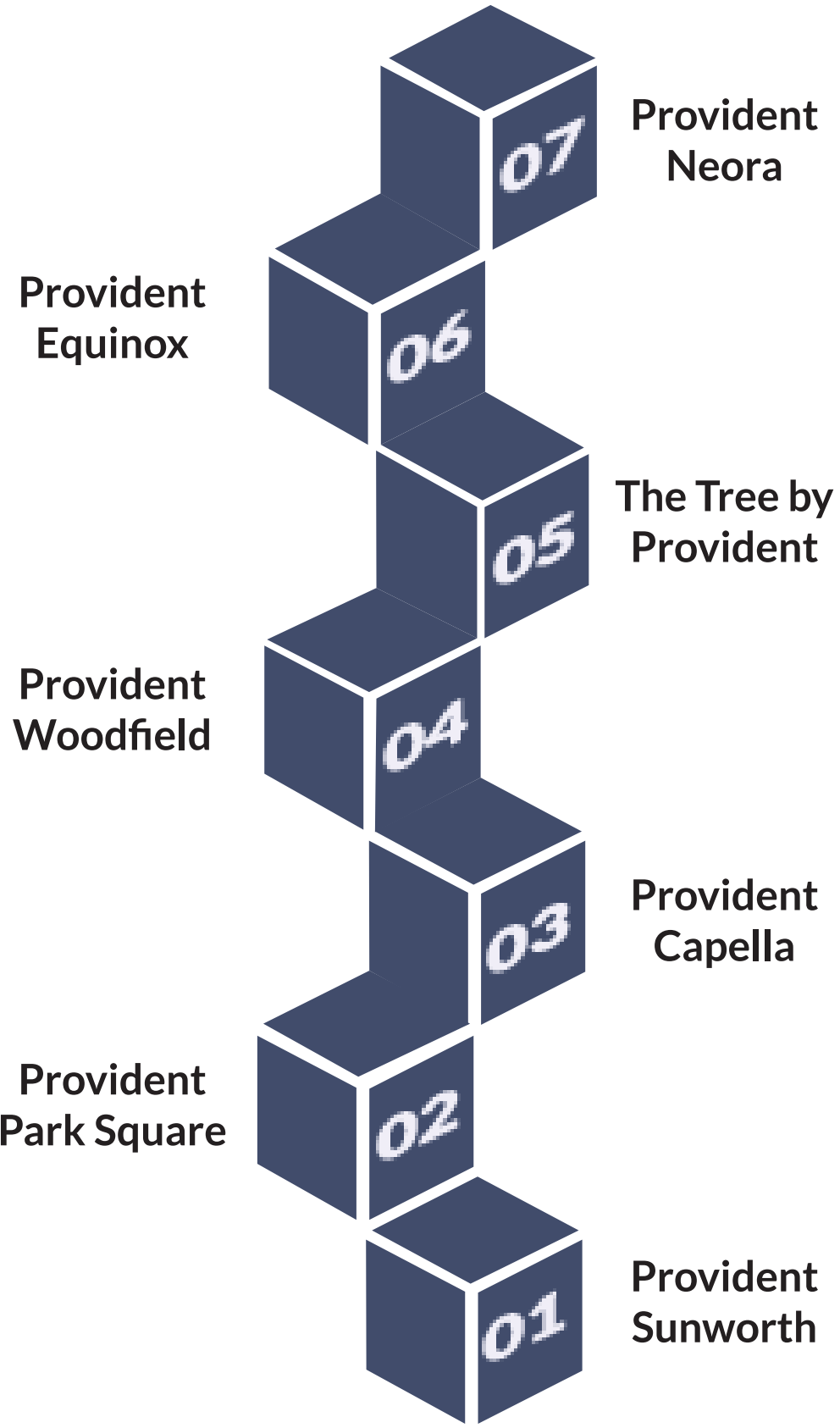
Our Prominent Projects

Provident Housing was established to cater to the increasing demand for the affordable housing sector in India, which was a vision of our Chairman. We diligently curate well-designed quality homes for the mid-income section of society, especially first-time home buyers. With our innovative construction techniques, we offer value for money and timely delivery to our buyers. Most of our projects are situated in the city's center or locations with a well-connected transportation system. We primarily develop homes in sizes of 380 – 1500 sq ft which come with all world-class amenities like a swimming pool, clubhouse, multipurpose halls etc.

The high-end amenities provided by the company are uncommon in India's affordable housing sector. All projects have seen steady appreciation since their launch, making it a worthwhile investment for the end-users and investors. Here we present the highlights of our five prominent projects in Bengaluru.



Prominent projects in Bengaluru



Provident Sunworth

Provident Sunworth is one of the largest residential projects by Provident Housing. Sunworth stands true to its name, with every home designed to receive maximum sunlight and cross-ventilation throughout the day. Thoughtfully designed apartments make for an ideal home off Mysore Road in Kengri Hobli. The project boasts world-class amenities for its residents, including India’s first super grocery store by BigBasket.com within the residential campus.

HIGHLIGHT FEATURES-

Provident Sunworth employed an innovative construction technology that uses pre-cast concrete slabs and is proven to be more efficient and faster than conventional construction methods. Apart from saving time, the other advantage that pre-cast technology provides is the consistent quality of all flats.

- Amenities include walking trails, multiple sporting courts etc.
- Clubhouse with ATM, gymnasium, library, indoor play area, banquet hall and a conference room.
- Serene and green living away from pollution and the city bustle with a butterfly park
- Naturally-lit homes with constant light and air
- Compact apartments with a spacious layout
- Superior construction and built quality



Highlights -

- Apartments: 2 BHK and 3 BHK
- Location: Mysore Road- Nice Junction, Bengaluru
- Project Status: Ready to move in
- Area: Spread across 59 acres with 75% open spaces
- Salient feature: First project that is built using ‘pre-cast’ technology.



Provident Park Square

The Provident Park Square is a 2.2 million sq.ft residential project recently launched, a world-class residential project located in the prime area of Judicial Layout on Kanakapura Road in Bengaluru. Park Square offers homes sized from 525 sq. ft. to 1300 sq. ft. with luxurious in-home features as well as amenities at comfortable prices. For those seeking quality and luxury living, this project is an ideal investment choice.

HIGHLIGHT FEATURES-

- World-class luxury clubhouse with over 30 premium amenities and a banquet hall
- Micro-mall with retail stores, cafes, ATM dedicated meditation & yoga deck
- Senior citizens’ court
- Cricket practice pitch, 3 multi-sports courts
- Dedicated children play area
- Linear forest, forest trail, gazebo, barbeque deck and pets’ park
- Yale - main door locks for increased safety
- Kajaria - living and bedroom floor tiles
- Berger paints – premium home wall paint
- Schneider – stylish electric switches
- Grohe - bathroom & CP fittings
- American Standard - bathroom sanitary ware
- Schindler – elevators that make living safer



Highlights -

Apartments: 1 BHK, 2 BHK and 3 BHK
Location: Judicial Layout, Kanakpura Road, Bengaluru
Project Status: Under construction
Area: 20 Acres



Provident Capella

Launched as “a child’s dream home”, it is located at a premium location near the Hope Farm Junction in Whitefield, Bengaluru. It is thoughtfully designed for working professionals with children. Every parents’ life revolves around their children. At Provident Capella, the amenities are designed keeping kids’ day to day needs in mind. The amenities include a sports library with sports equipment, digital gadgets like drones, robots, BMX cycles, toy houses etc. The clubhouse has a floor dedicated to the children and a curated space for cycling and skateboarding. Apart from the play areas, there is provision for an e-tuition zone, a technology enabled space for private tuitions and study. There is an air tower that will continuously improve the air quality and provide fresh air to all residents. Other amenities include a swimming pool, outdoor gym, jogging track, cricket pitch and other outdoor sports.

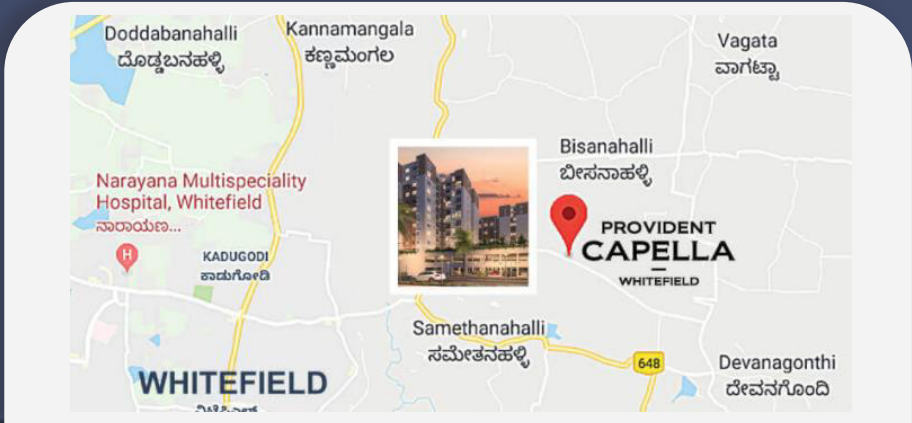
HIGHLIGHT FEATURES-

- Child friendly amenities
- Air tower
- Swimming pool
- Outdoor gym
- Jogging track
- Cricket pitch



Highlights -

Apartments: 1 BHK, 2 BHK and 2.5 BHK
Location: Whitefield, Bengaluru
Project Status: Under construction
Salient Feature: Child Engaging homes



Provident Woodfield

Provident Woodfield is the first plotted development project located near electronic city. These plots are developed with full amenities such as gardens, walking treks, luxury clubhouse, greenery etc. To provide perfection and add to its beauty many services are planned underground such as like cabling, sump etc.

HIGHLIGHT FEATURES-

- 24/7 Security
- Well-Designed Landscaped Parks
- Wide Internal Roads
- Tree-lined Avenues
- Entrance Portal with Fountain
- Streetscapes & Open Spaces
- Water Treatment Plant (WTP)
- Sewage Treatment Plant (STP)
- Underground Cabling
- Landscape Irrigation Network
- Overhead Tank
- UG Sump
- Rainwater Harvesting Pits



Highlights -

Plots: 30x40, 30x50,60x40
Location: Electronic City, Bengaluru
Project Status: Under Development



The Tree by Provident

Provident housing brings another premium home ‘The Tree’. The unique feature of this project is that it is nestled among greenery to provide the residents with an option for healthy living. Located off Magadi road, ‘The Tree’ offers its residents a green luxurious life with all the necessary amenities at competitive prices.

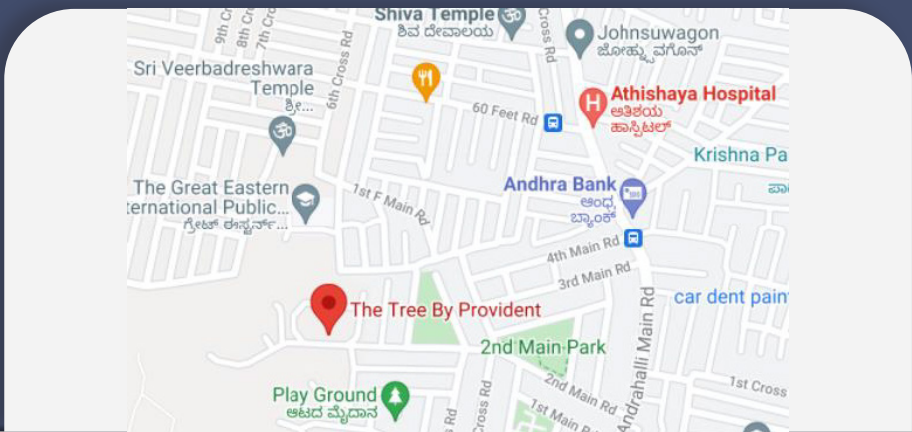
HIGHLIGHT FEATURES-

- Well-designed amenities
 - » open air theater
 - » meditation pavilion
 - » childrens’ play area
 - » jogging track
 - » fully equipped club house
- Unique nature themed project in bustling West Bengaluru
- Quiet, peaceful and pollution free living
- Excellent connectivity to city centre



Highlights -

Apartments: 2 BHK and 3 BHK
Location: Off Magadi Road, Bengaluru
Project Status: Ready to move in
Area: 6 Acre
Salient Feature: Nestled among 330 trees



Provident Equinox

Provident Equinox is designed to provide a spectacular lifestyle for its residents. It hosts world-class amenities with global brands inside and a premium view outside. With a butterfly garden, natural stream, mini forest, elevated forest walk, paw park, it is a perfect home for nature lovers. Aesthetically and sturdily built apartments designed to cater to all needs of the residents be it shopping or party, play or exercise Provident Equinox offers everything.

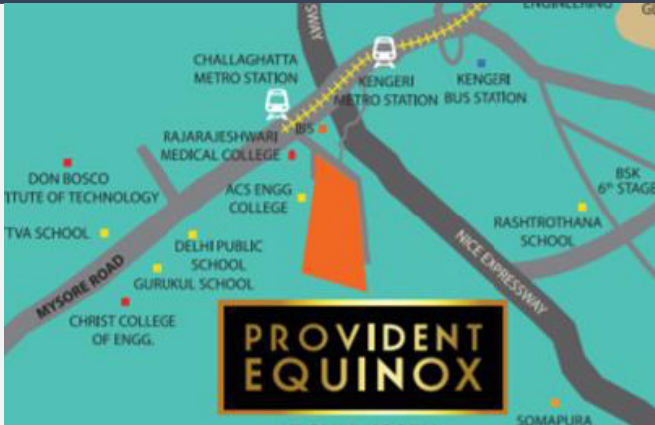
HIGHLIGHT FEATURES-

- Yoga pavilion
- Community lawn
- Outdoor exercise court
- Jogging track
- Viewing deck
- Leisure deck
- Swimming pool
- Children’ play area
- Tennis court
- Badminton court
- Mini-golf
- Pool table
- Play lawn
- Skating rink
- Multipurpose hall, Party lawn, convenience store, reading room etc.



Highlights -

Apartments: 2 BHK and 3 BHK
Location: Off Mysore Road, Bengaluru
Project Status: Under Construction
Area: 60 Acre
Salient Feature: Indulging Café Lounge inside the township



Provident Neora - #TooGoodHomes

Provident Neora, marketed under #TooGoodHomes, is ideal for working professionals in North Bengaluru. Located just 4kms from Manyata Tech Park, it is close to shopping malls, educational institutions, hospitals and airport. Provident Neora offers its residents a luxurious life with all the necessary amenities at competitive prices.

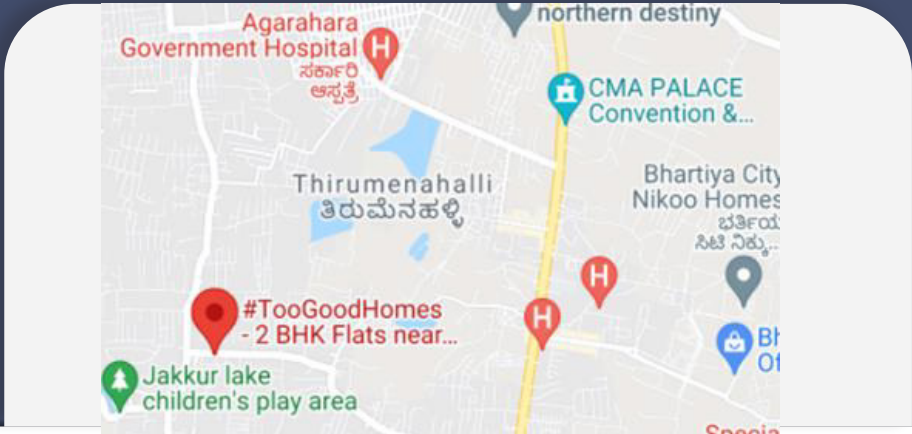
HIGHLIGHT FEATURES-

- Exercise court
- Swimming pool
- Children’s park
- Cricket
- Tennis court
- Badminton court
- Gymnasium
- Multipurpose hall
- Global brands fixtures and facilities



Highlights -

Apartments: 2 BHK
Location: Near Manyata Tech Park, Bengaluru
Project Status: Under Construction
Salient Feature: Location



05 CLIMATE PROTECTION

- Overview
- Energy
- Emissions
- Water
- Waste



Overview

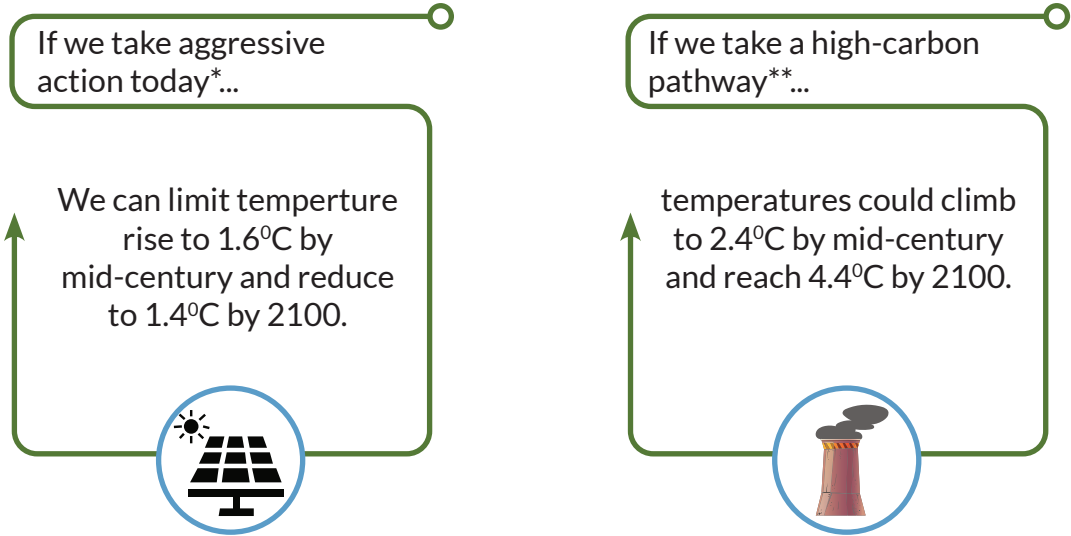
Climate change is becoming a threat to businesses, the economy and society. According to IPCC's latest climate change assessment report, the world will probably reach or exceed 1.5 °C of warming within just the next two decades. With determined emissions cut, the world can keep the global temperature rise of 1.5 °C limit necessary to prevent the worst climate impacts.

Worsening climate poses many risks to businesses like the disruption of the supply chain, rising insurance cost, changing regulations and labor challenges etc. There is a direct impact on the economic sector because of extreme weather events like hurricanes, floods, fires etc. It is thus a crucial time for businesses to re-innovate strategies and transition towards low emissions scenario.

At Provident, we understand the value of climate protection and take responsibility for doing everything to better our customers, society, and the planet's health. In this section of the report, we have disclosed information on the environmental indicators such as energy and emissions, water and waste, as prioritised by the materiality assessment, taking inputs from our stakeholders.



Shot on site - Provident Woodfield



What Actions Are Necessary to Limit Warming to 1.5°C?

Decline global GHG emissions from the 2020s onwards

Reach net-zero GHG emissions by mid-century

Comparing Climate Impacts By 2100 from Low - and High - Emissions Scenarios

	Global Surface AIR TEMPERATURE ³	Global average annual PRECIPITATION OVER LAND ⁴	Global mean SEA LEVEL RISE ⁵	September minimum ARCTIC SEA ICE ⁶
LOW-EMISSIONS SCENARIO ¹	1.4 ⁰ C	2.4%	0.38m	2.4 10 ⁶ km ²
HIGH-EMISSIONS SCENARIO ²	4.4 ⁰ C	8.3%	0.77m	0.3 10 ⁶ km ²
GREATER IMPACTS FROM HIGH-EMISSIONS SCENARIO	3.1x worse	3.5x worse	2x worse	8x worse

Overview

Our construction projects are executed as turnkey projects through established contractors, where we have only financial control. We had a time limitation in collating all environmental parameters across all projects for this report. The available data has helped us understand our baseline consumption of various resources and present a snapshot of the existing processes. We have identified systems to engage with our contractors to collate data for all the ongoing and future projects to be disclosed in future reports.

Scope and Boundary - For energy, emissions and water indicators, we have disclosed data from our projects Sunworth (Phase 3 & 4) and Park Square. The data from different projects for different parameters has helped us understand our baseline consumption of various resources and a snapshot of our existing processes. We have a clear way moving forward where the best practices will be evolved and shared with all future projects.



Shot on site - Provident Equinox

Energy

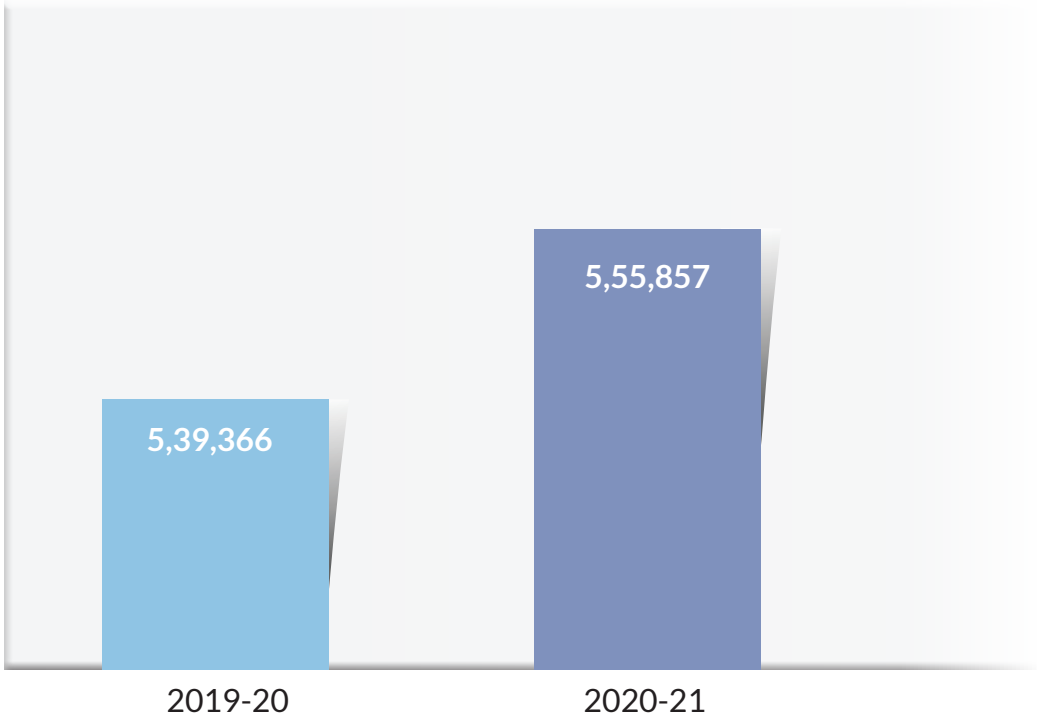
Energy consumption comprises electricity consumption and vehicle fuel consumption. The primary source of electricity is from grid and diesel generators. The total energy consumption for two of our projects in the reporting year for 2019-20 and 2020-21 is as shown below.

Energy Efficiency Initiatives:

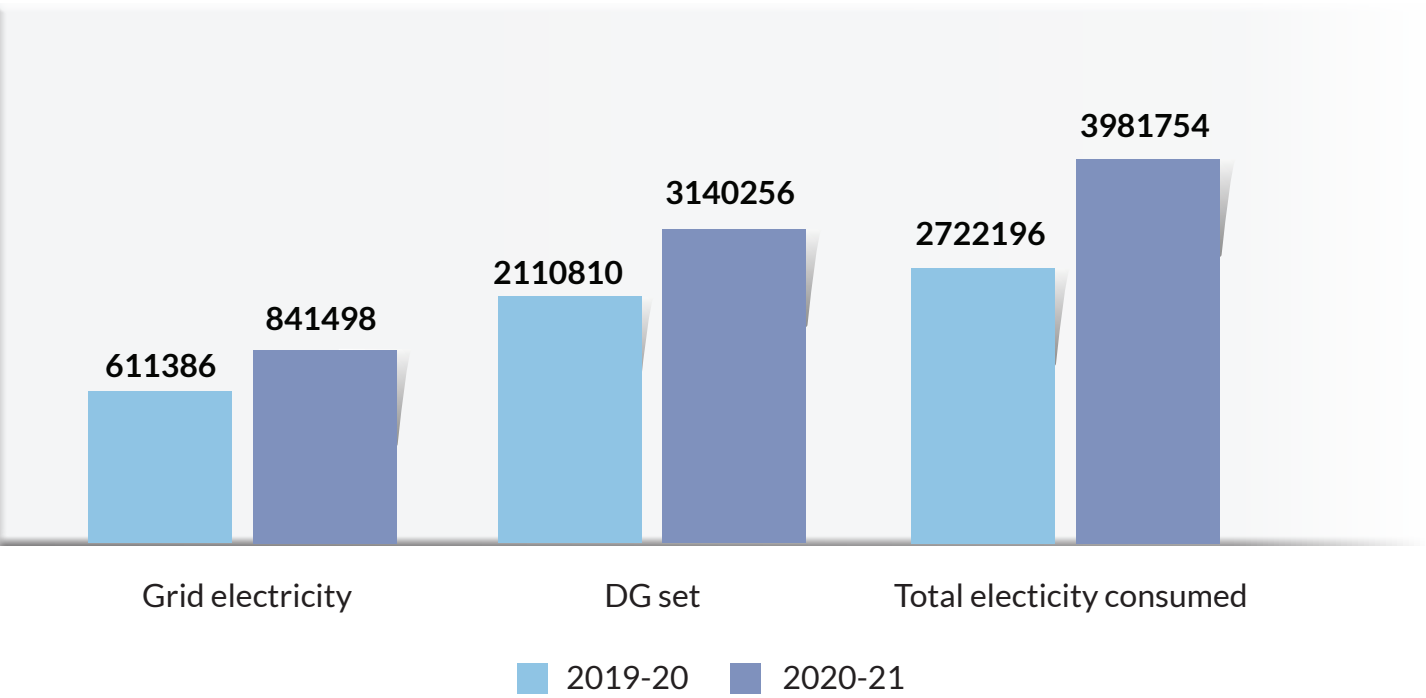
We take every effort to reduce our energy consumption during the construction phase and support our contractors practice efficient energy usage across all projects. We provide solar-assisted water heating systems in our projects as per statutory requirements.

The projects have a provision for continuous water supply to the solar water heating system. All Projects have a complete installation of solar water heating systems before obtaining the necessary license.

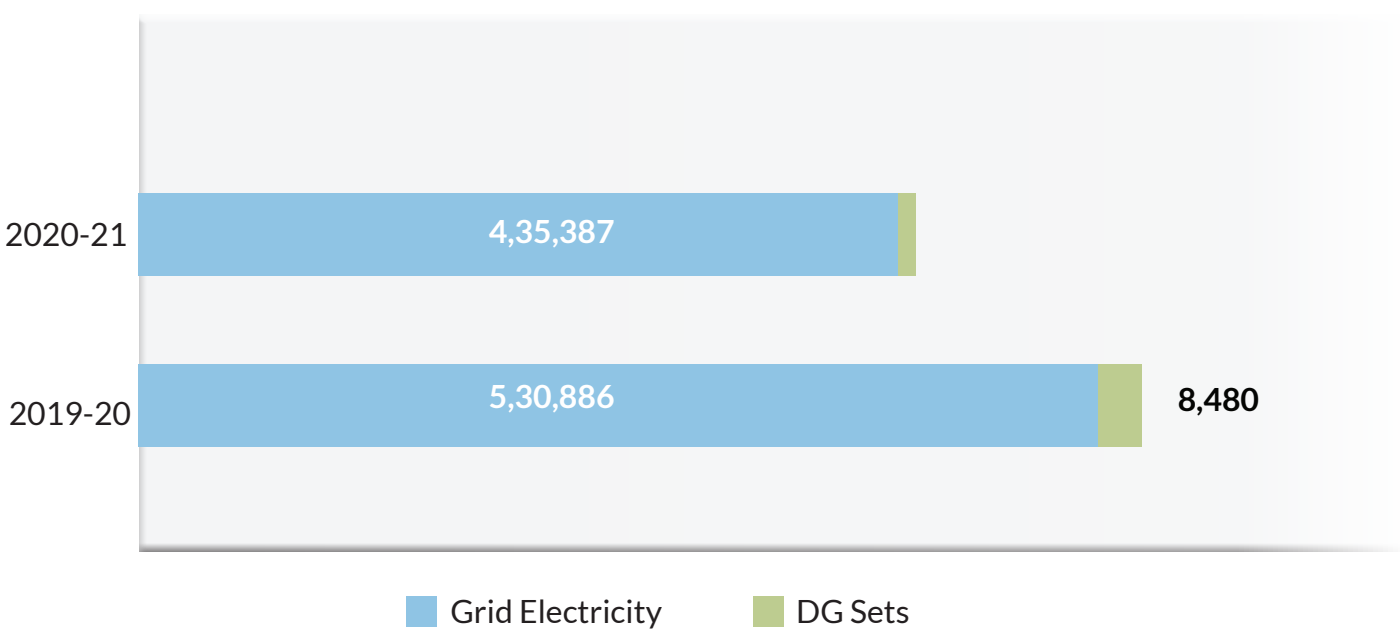
Total Energy Consumption HQ (kWh)



Total Electricity Consumed Projects (kWh)



Puravankara HQ Energy Consumption by Source (kWh)



- For projects - Power factor is assumed to be 0.8 for 300 working days and 8 hours per day.

Energy

With an area of 32,828 sq. ft, energy intensity was 16.43 kWh/sq. ft in 2019-20 and 13.35 kWh/sq. ft in 2020-21 at the headquarters.

Headquarter Energy Performing Index (EPI, measured in kWh/sq.m) for 3049 sq.m floor area for the year 2019-20 was 174 and for the year 2020-21 it improved further to 143. Although 2020-2021 was not a typical year to set the benchmark, our performance in the previous year was also better than the Energy Conservation Building Code (ECBC) benchmark which is 179 for fully air-conditioned commercial buildings in Bengaluru (moderate climatic zone).

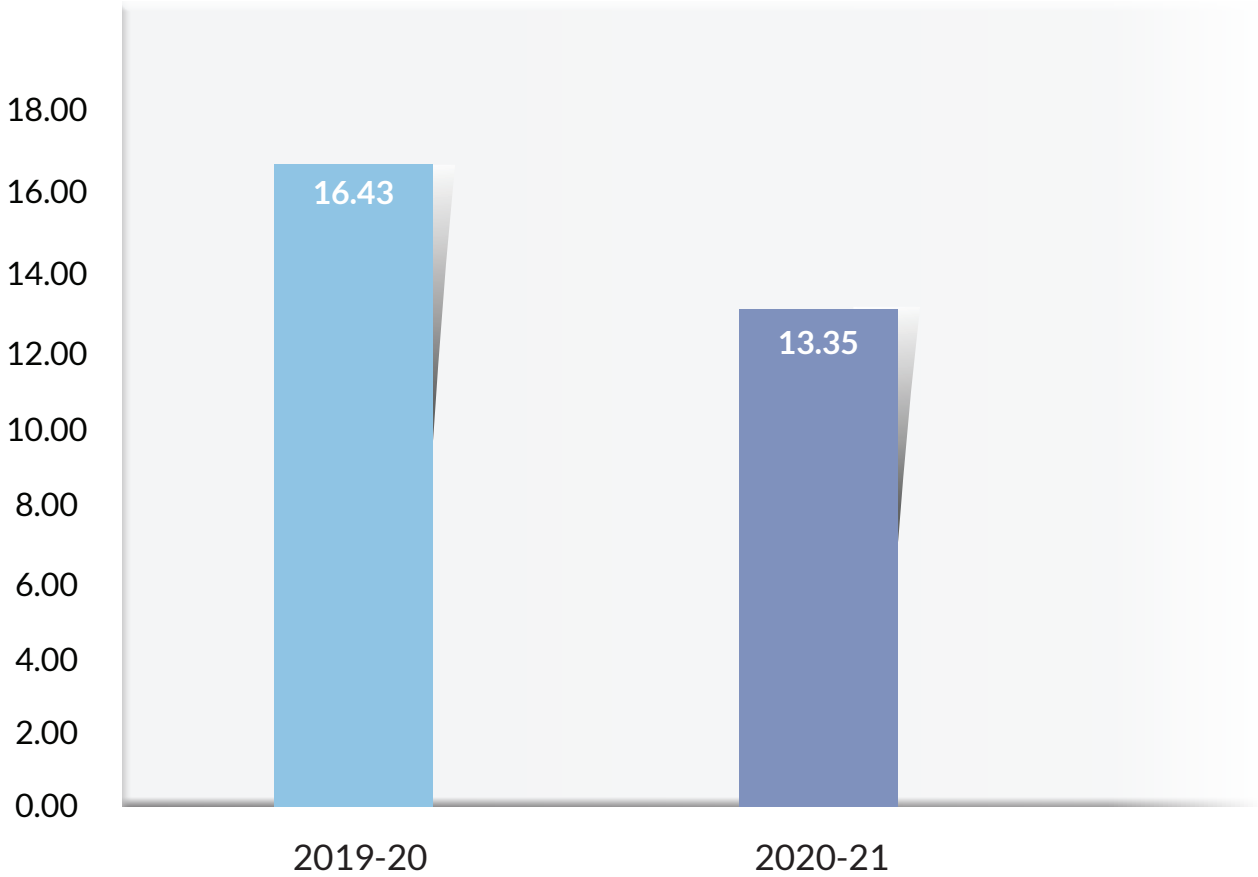
Energy Efficiency Initiatives at Puravankara HQ:

- Sensor based lighting in the office

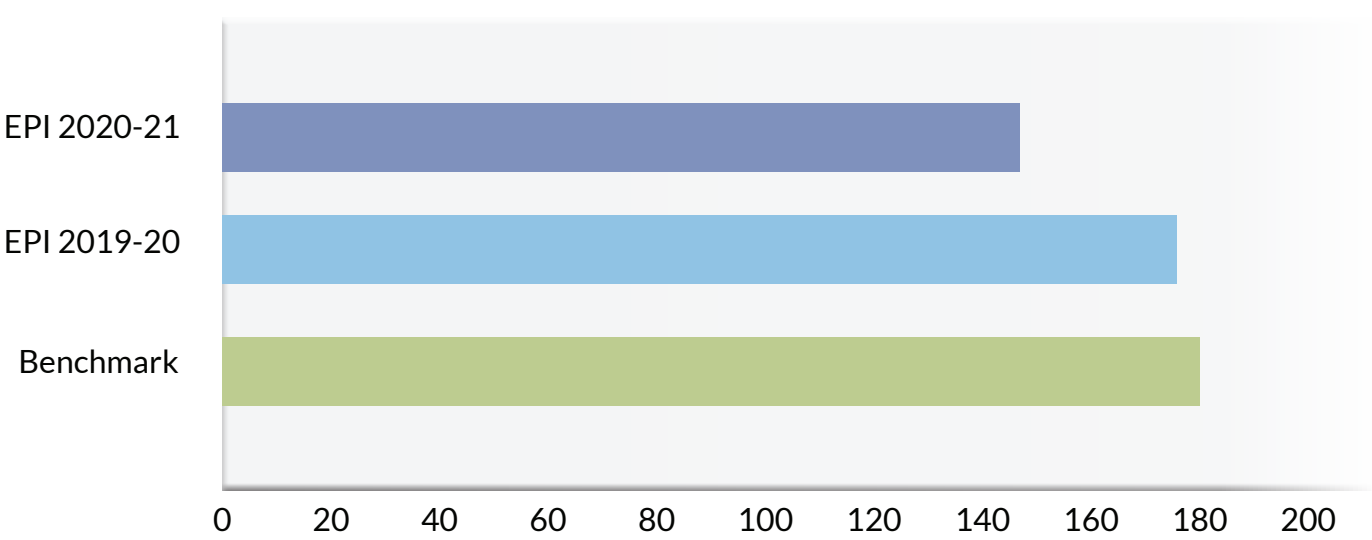
EPI at HQ : better than the benchmark



HQ Energy Intensity (kWh/sq ft)



EPI HQ vs Benchmark

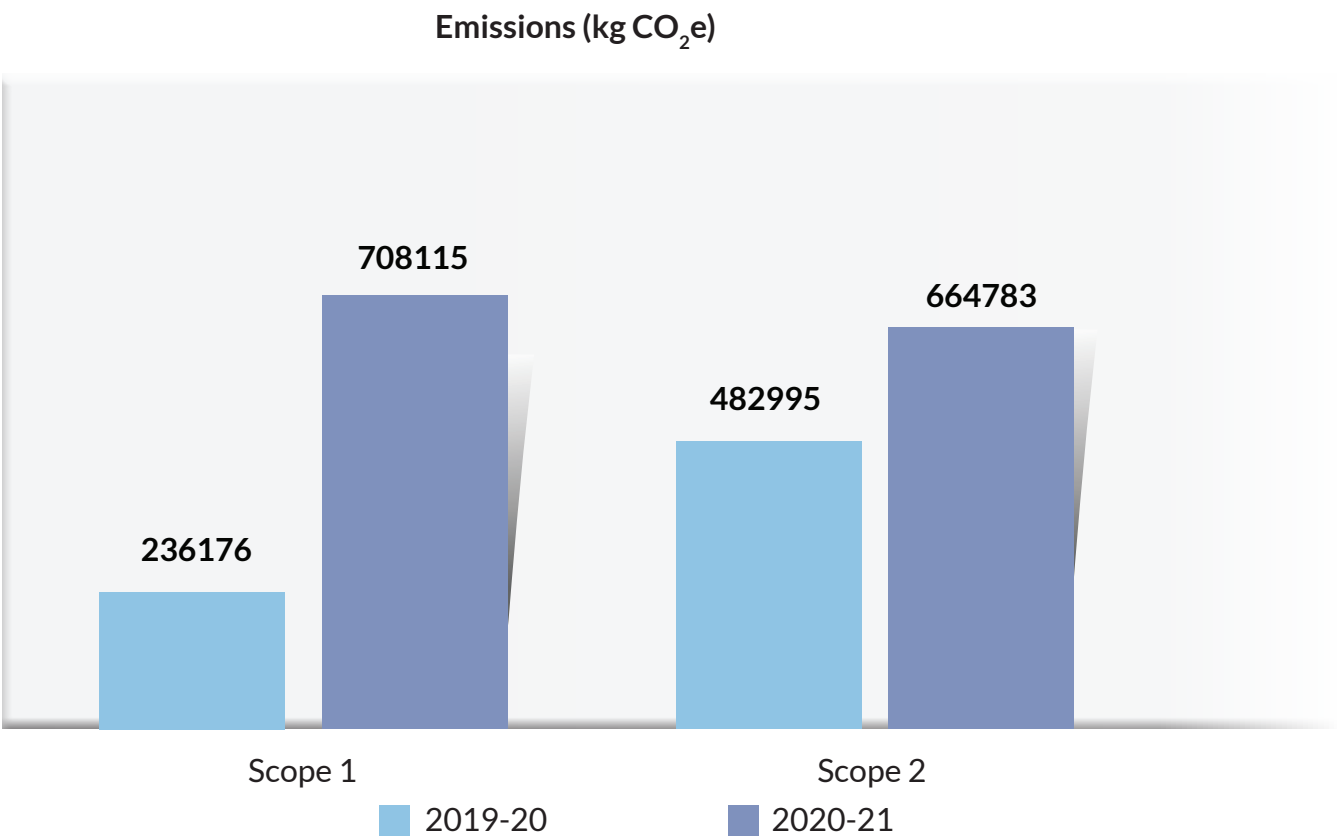


Emissions

Emissions are classified as Scope 1, 2 and 3. Scope 1 emissions are direct greenhouse gas emissions from sources owned or controlled by the organisation. Scope 2 emissions are indirect emissions from the generation of purchased electricity consumed by the organisation. Other indirect GHG emissions are grouped as Scope 3. Scope 3 emissions are a consequence of the activities of the company but occur from sources not owned or controlled by the company. Some examples of scope 3 activities are extraction and production of purchased materials; transportation of purchased fuels and services, employee commute, business travel, transportation and storage of raw materials.

We are reporting on our Scope 1 and Scope 2 emissions.

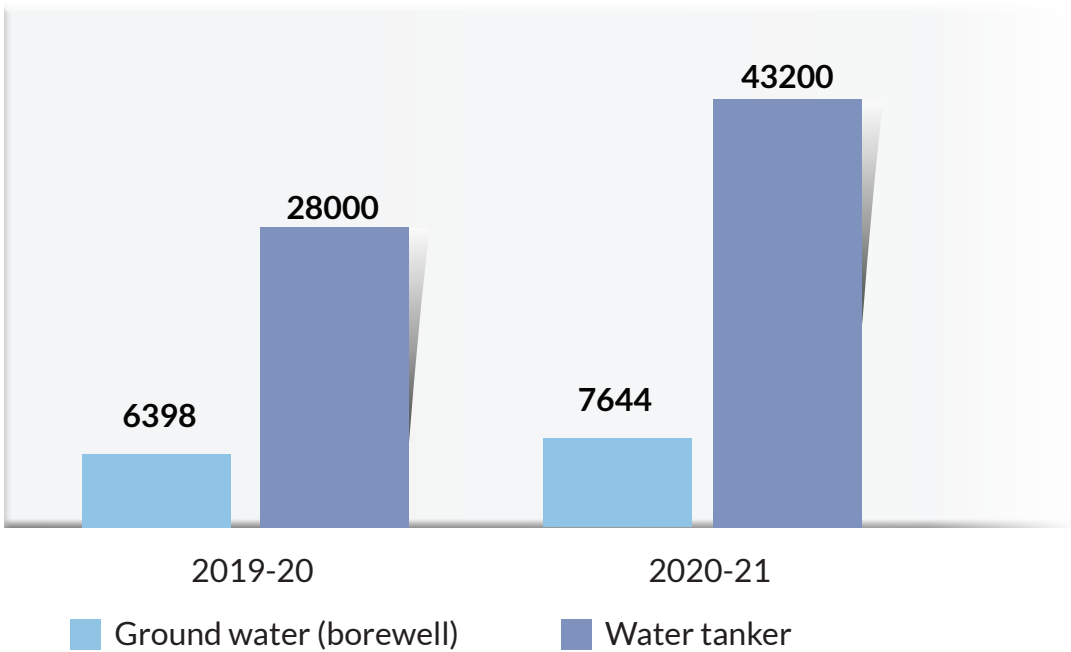
In the reporting year, the Scope 1 emissions were 708115 kg CO₂ e and Scope 2 emissions were 664783 kg CO₂ e. We are cognizant of the risks of climate change and are exploring measures to reduce our overall emissions by gradually going for renewable energy and energy efficiency measures across our projects.



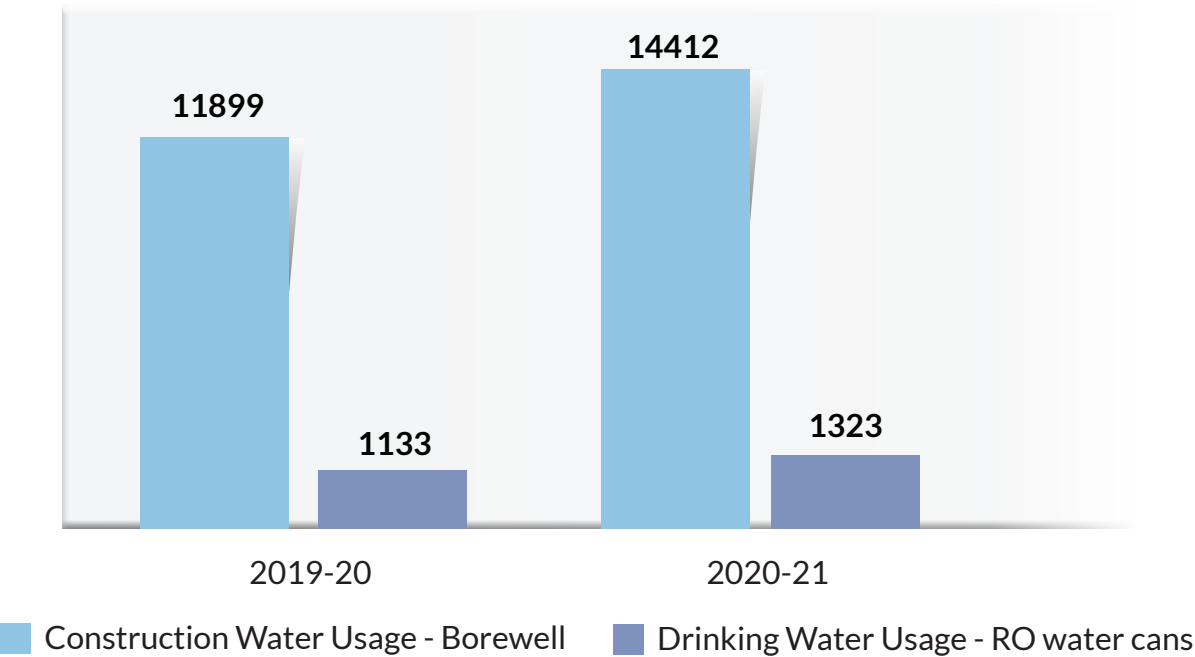
Water

The construction industry is highly water-intensive, and as a responsible organisation we strive to reduce our water impact through effective water management at all our project sites. Our primary water source is municipal surface water and groundwater through borewells. In some projects, we depend on water tankers. Water is used for construction and drinking purposes in the project sites, and the drinking water supply was fulfilled by getting RO water cans. The following charts show the total water withdrawal and usage for two of our projects.

Total water withdrawal projects (kilo litre)



Total Water usage Projects (kilo litre)

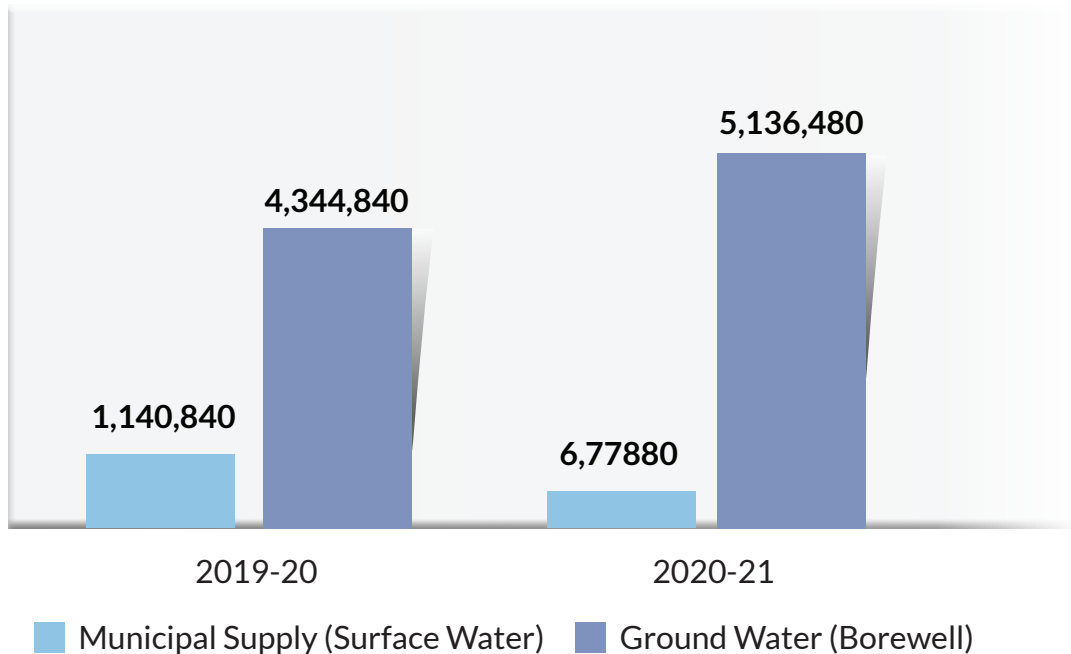


GRI 303-3, 5

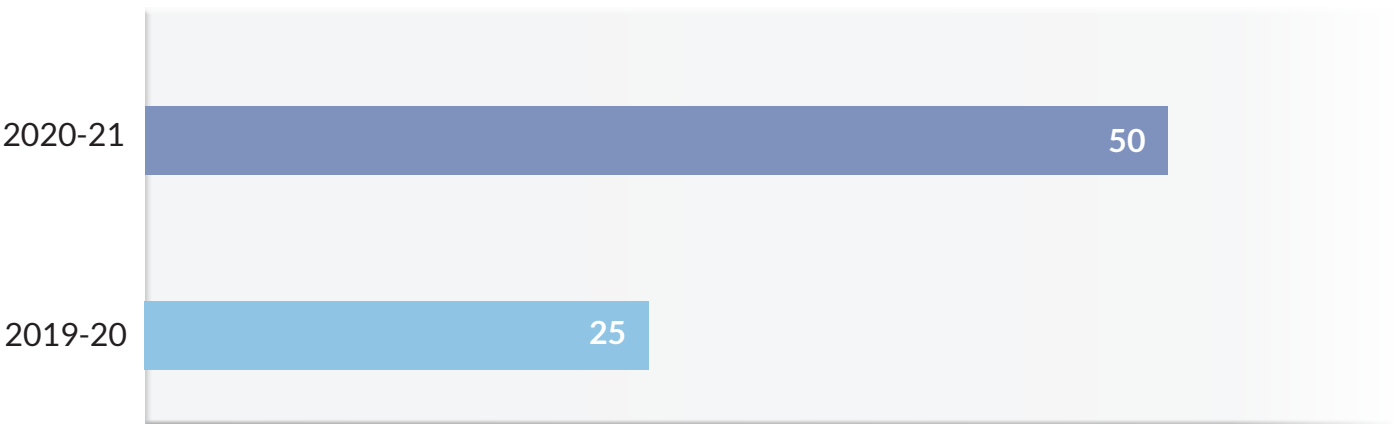
We have measures in place in all our project sites to save water. Some of the initiatives followed across our projects are

- Rainwater harvesting is our way of giving Mother Earth what we take from her. We achieve this through a simple process of collecting and storing rainwater into storage tanks, treating it, and then making it available for domestic use. We also direct the excess water to the ground through recharge pits, thus making it possible to recharge and increase the groundwater level.
- Water recycling - Every drop of water used in a home, can be treated and used again. Our centralized Sewage Treatment Plant is specially designed to treat wastewater (both grey & black water). Once the wastewater has been treated through STP (MBR technology), it is then collected in a separate water tank and pumped for flushing and gardening. This not only makes us self-sufficient but also ensures we play our part in keeping our planet green.

Water Consumption at HQ



HQ Water Intensity (Litres percapita per day)



Waste

Construction sites generate waste which is categorized as recyclable waste, hazardous waste, organic and construction waste. All our construction projects are executed as turnkey projects and our contractors are responsible for effective waste management. As part of the contract, each contractor must ensure that all waste generated within the site premises are effectively managed as per the Construction and Demolition Waste Management Rules, 2016, Hazardous and Other Waste (Management and Transboundary Movement) Rules, 2016, Plastic Waste Management Rules, 2016, Solid Waste Management Rules, 2016, Municipal Waste Management Rules, 2016, e-Waste Management Rules, 2016 and Bio-medical Waste Management Rules, 2016.

Efficient waste management includes the collection, segregation, transportation, treatment and disposal of waste, together with monitoring. We aspire to achieve “zero waste to landfill” for our organisation in the near future. The table gives details of the typical waste generated in our project sites.

Details	Units	2019-20	2020-21
Hazardous wastes			
Used Oil	Ltr	51	70
Chemical wastes	Ltr	11	9
Used oil filter	Nos	9	11
Cotton waste	kg	25	50
Rubber waste	kg	1.8	2.4
Non Hazardous wastes			
Scrap Steel	kg	5650	9350

Headquarters

Our headquarters have implemented the paperless policy and hence have reduced the paper usage. All other wastes generated in the offices are managed and disposed through authorized vendors as per regulations. While we have thorough processes to segregate and dispose of the segregated waste through authorized vendors and municipal collection centres, we have not measured the waste quantities generated in the headquarters. Based on the qualitative data gathering, wet and dry waste estimates are around 2 kgs each per day. As we advance, we will be characterizing waste in detail, while measuring the waste generated and disposed.

Waste management Practices ensured by our contractors

- Construction and Demolition Waste Management Rules, 2016
- Hazardous and Other Waste (Management and Transboundary Movement) Rules, 2016
- Plastic Waste Management Rules, 2016
- Solid Waste Management Rules, 2016
- Municipal Waste Management Rules, 2016
- e-Waste Management Rules, 2016
- Bio-medical Waste Management Rules, 2016
- Organic Waste Management – Waste converter is installed at project sites

06 DIVERSITY AND EQUAL OPPORTUNITY

- Overview
- Our Employees
- Townhall meetings



Overview

Our employees are our biggest assets. We take utmost care to provide a safe and supportive environment for them to work, grow and prosper. Our employees are provided with opportunities for them to realize their potential and develop the necessary skills. We have policies and systems in place to attract and retain talent in an increasingly competitive market.

In this section of the report, we present detailed information on the social impact of the organisation through its employees. The disclosures are about our approach to employment in terms of jobs created, hiring, retention, recruitment practices, working conditions, diversity metrics.



Senior leadership meet

GRI 102-8

Provident Day Out

PROVIDENT



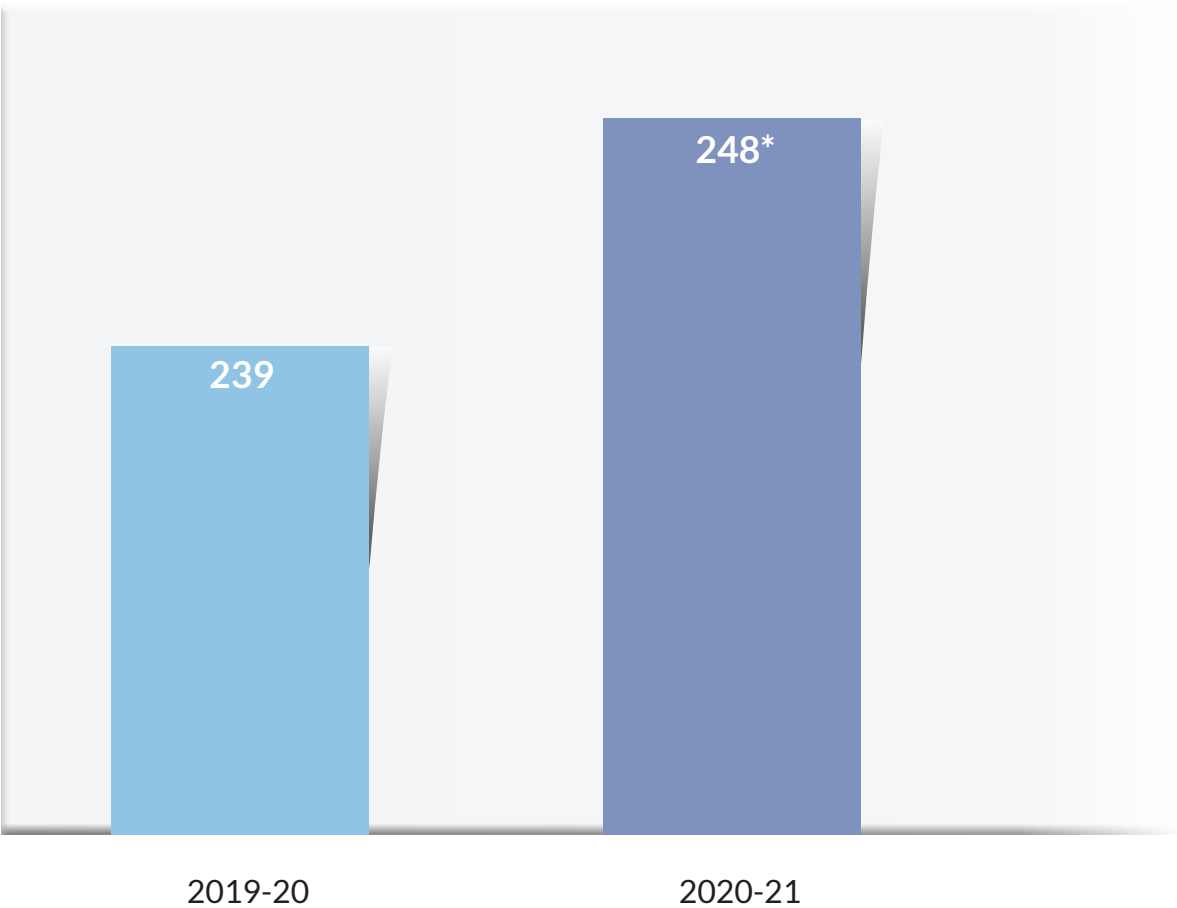
Our Employees

In the reporting year, the total permanent employee strength was 248, of which 185 were male and 64 were female. In both the base year and the reporting year, the women employee strength was 25% of the total workforce. Apart from the full-time employees, we have 3 temporary/contract employees in the reporting period.

Covid Support to Employees

- Virtual one-to-one and check-in sessions with all employees
- Medical insurance facilities to employees in need
- Financial relief for employees recuperating from Covid-19.
- Professional counselling services by providing an open channel of communication by establishing a toll-free number
- Open forum with management for women employees
- Offered free vaccination support to employees and their families

Total Employees



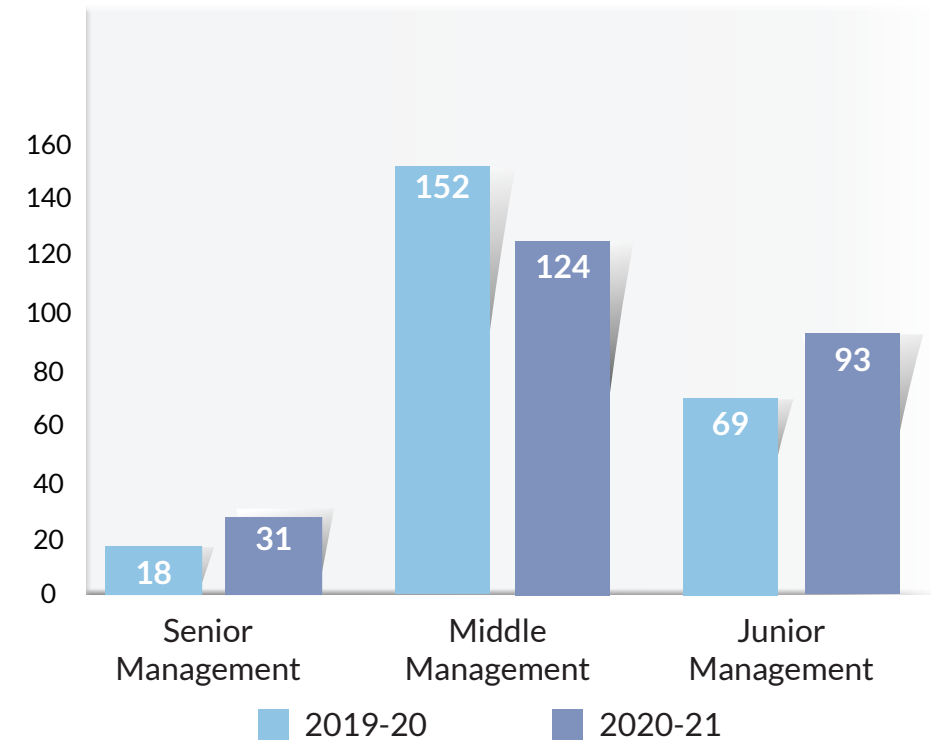
* As of 31st March 2021



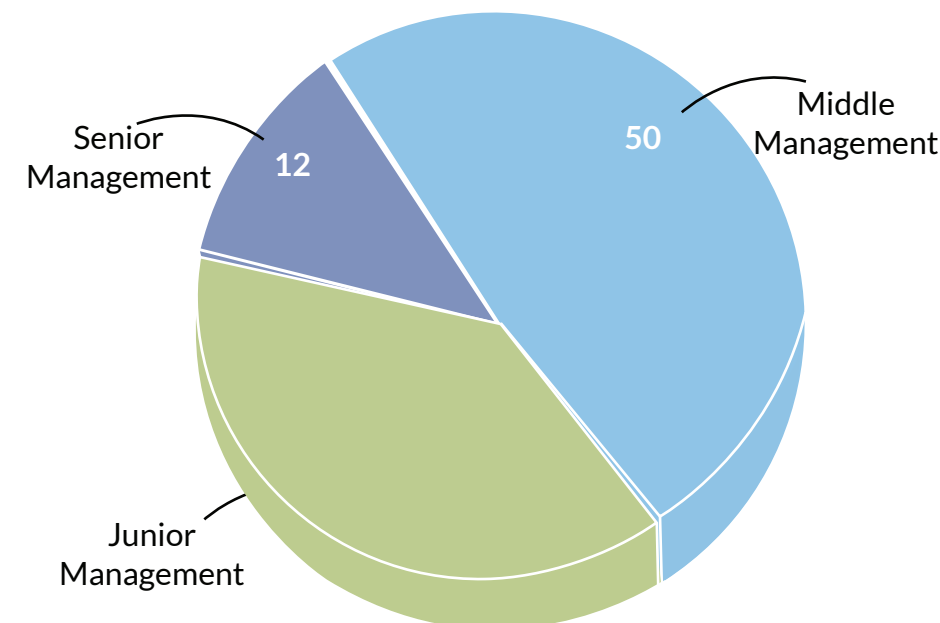
Our Employees

In the reporting year, the senior management category comprises of 12% workforce, with 27 male and 4 female members. The middle management comprises 50% of employees, of which 104 are male and 20 female managers. In the junior management category, there are 54 male and 39 female employees making a total of 38% of employees.

Employee Distribution



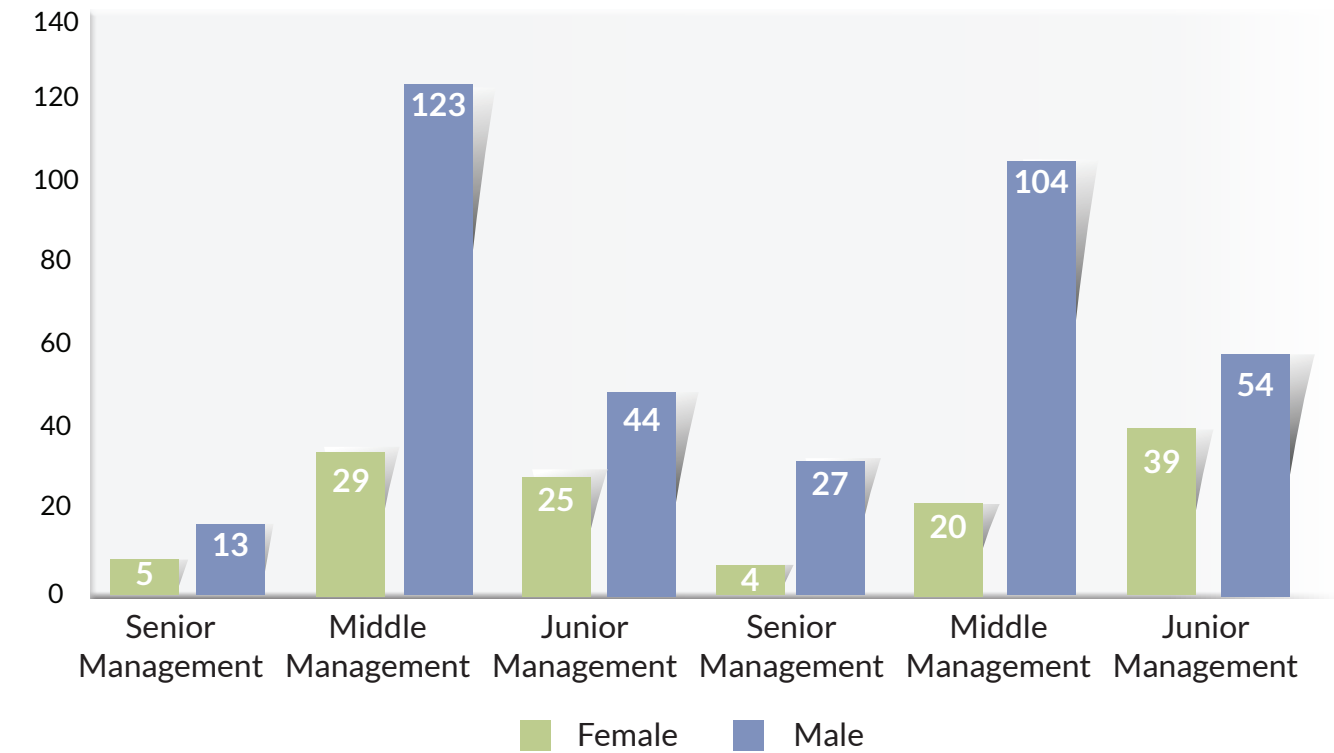
Employee Distribution in FY 2020-21



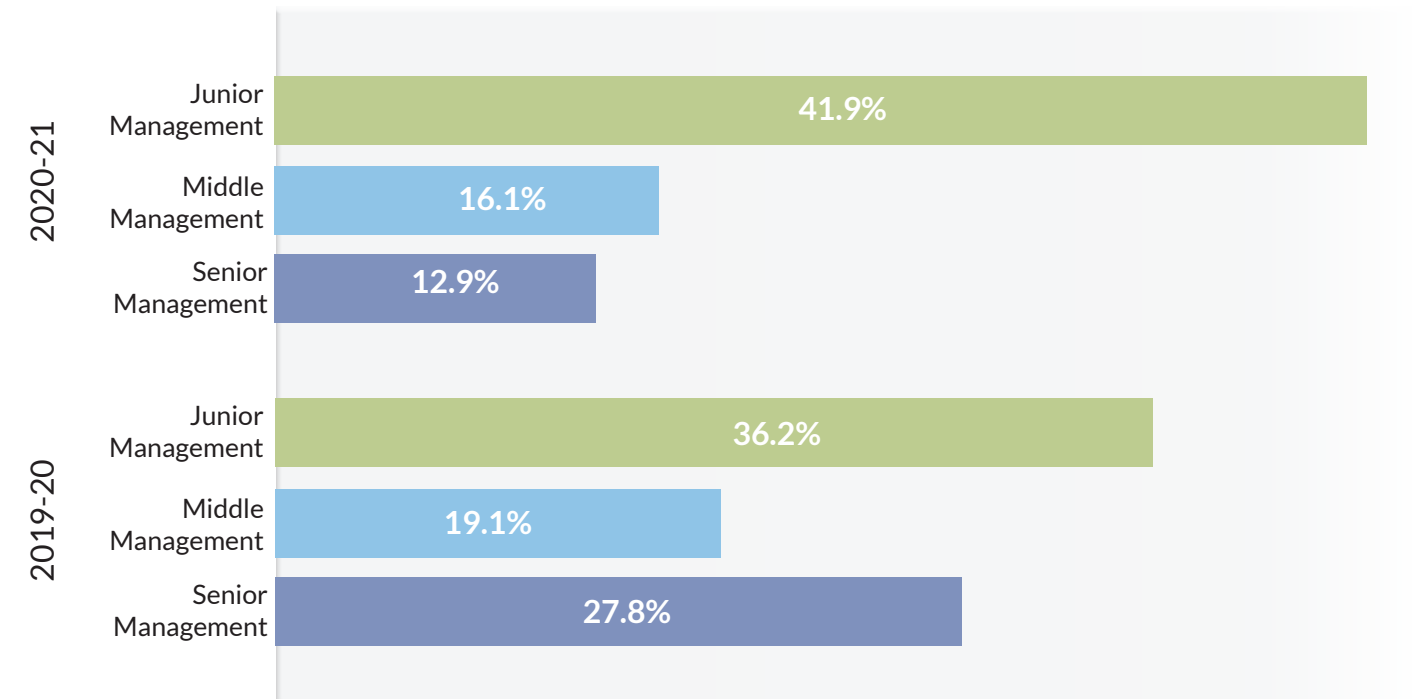
GRI 102-8, 405-1

Women employee strength is 25% of total workforce

Employees by Gender



% Female Employees



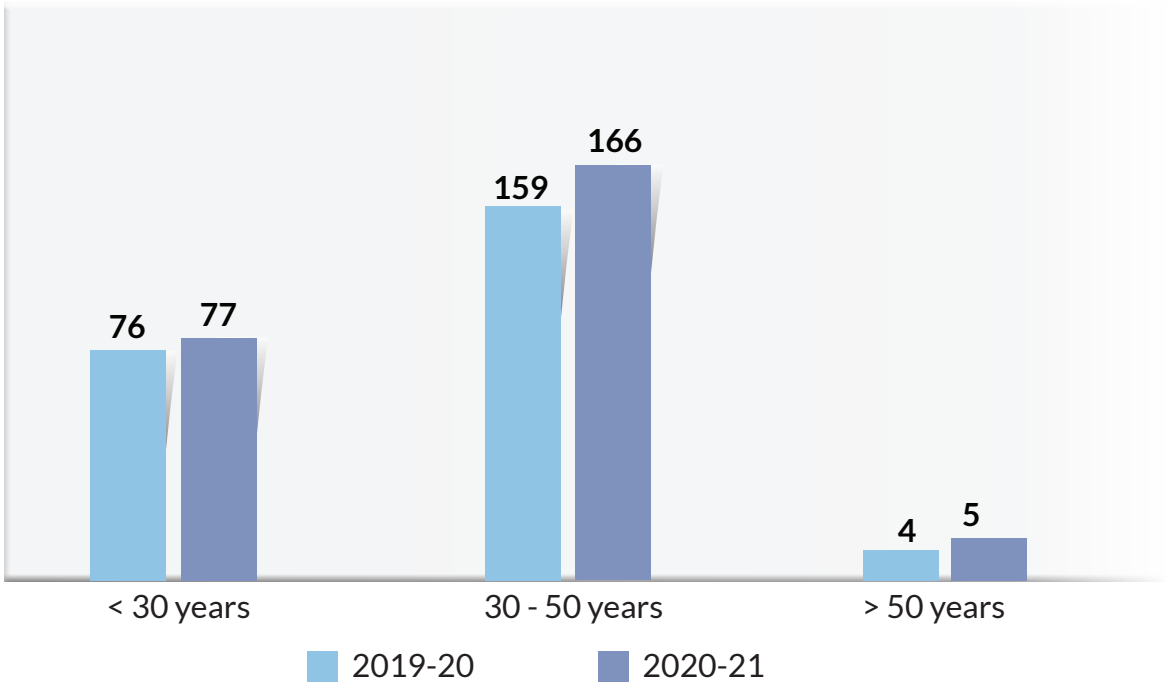
Employee Age Distribution and New Hires

Among the permanent employees, most of the workforce are in the age group 30-50 years which makes up for 67%, followed by 31% in under 30 age group and 2% in above 50 age group.

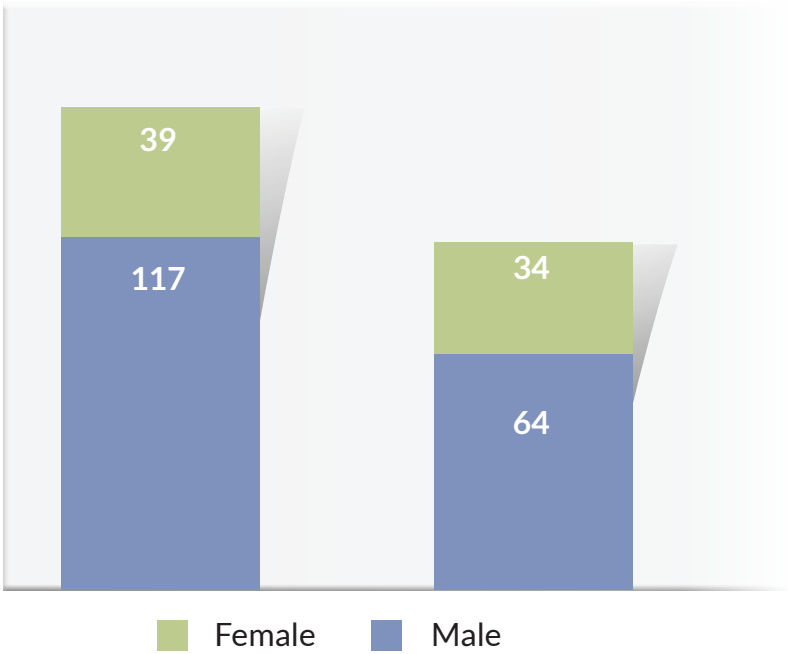
In the reporting year, the overall new hires were less compared to 2019-20. A total of 98 new employees were hired, of which 65% are men, which is 64 in number and 35% are women.

The maximum hiring took place in the junior and middle management category, with 58% and 34% respectively. The senior management hiring was at 7% of the total new hires.

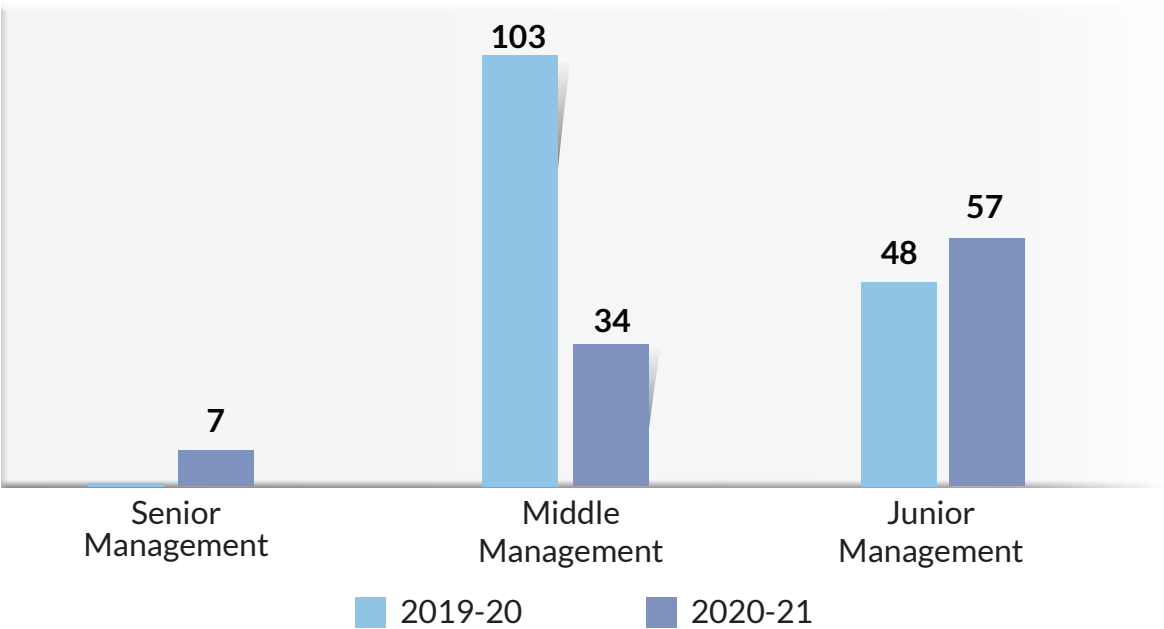
Age Distribution



New Employees Hired by Gender



New Employee Hires



New Hires: 35% women

Employee Turnover

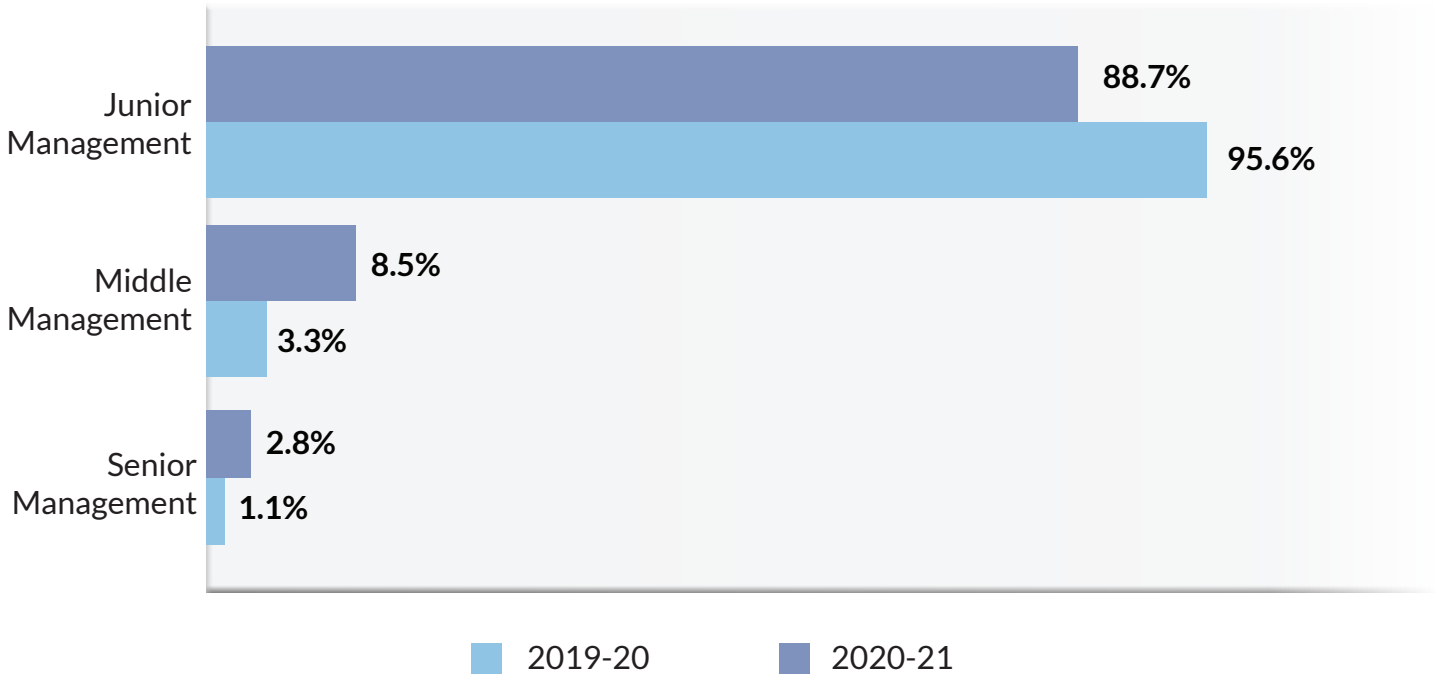
The reporting year saw employee turnover rate reduced when compared to 2019-20. In the reporting year the total employee turnover was 106. The maximum turnover was seen among the male employees, which was 75% of the total turnover and 25% among female employees.

As in the previous year, the maximum employee turnover was seen in the junior management category with 89% of the total turnover. The middle and senior management turnover rate was 8.5% and 2.8% respectively.

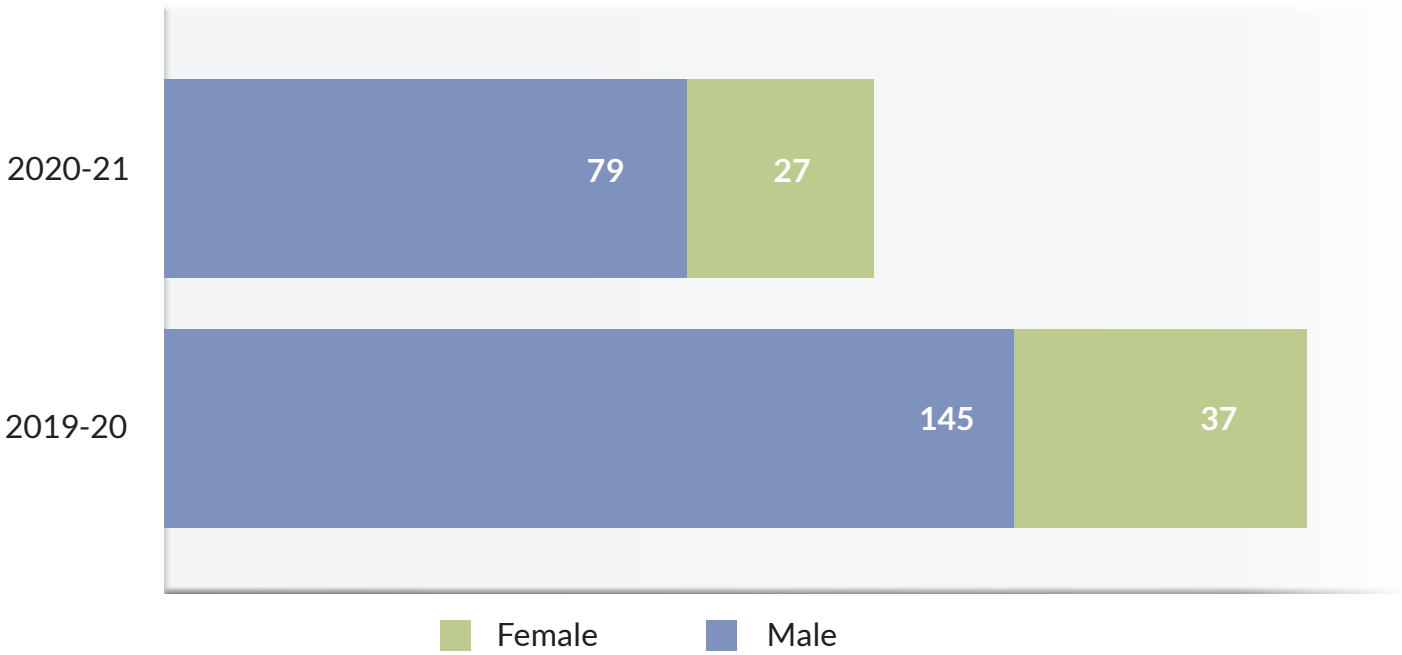


Higher retention rate is observed for female employees; turnover was observed to be 25% against 74% male employee turnover.

Employee Turnover at Management Levels



Employee Turnover



Townhall - Meetings

Open forum for Women employees with the Management

As part of our engagement programs with employees, we have been conducting “All Women Townhall” meetings with the management under the leadership of our Director Ms. Amanda Puravankara. These sessions were planned to engage with women employees during the pandemic to understand their difficulties and how management can support them.

Although it started during the pandemic, because of the overwhelming response from the employees, it has now become a platform for women employees to discuss their thoughts and challenges at the workplace without fear. The management hopes that these conversations translate into developing an inclusive work culture, where each one of the employees gives their best at work and feels supported and valued.

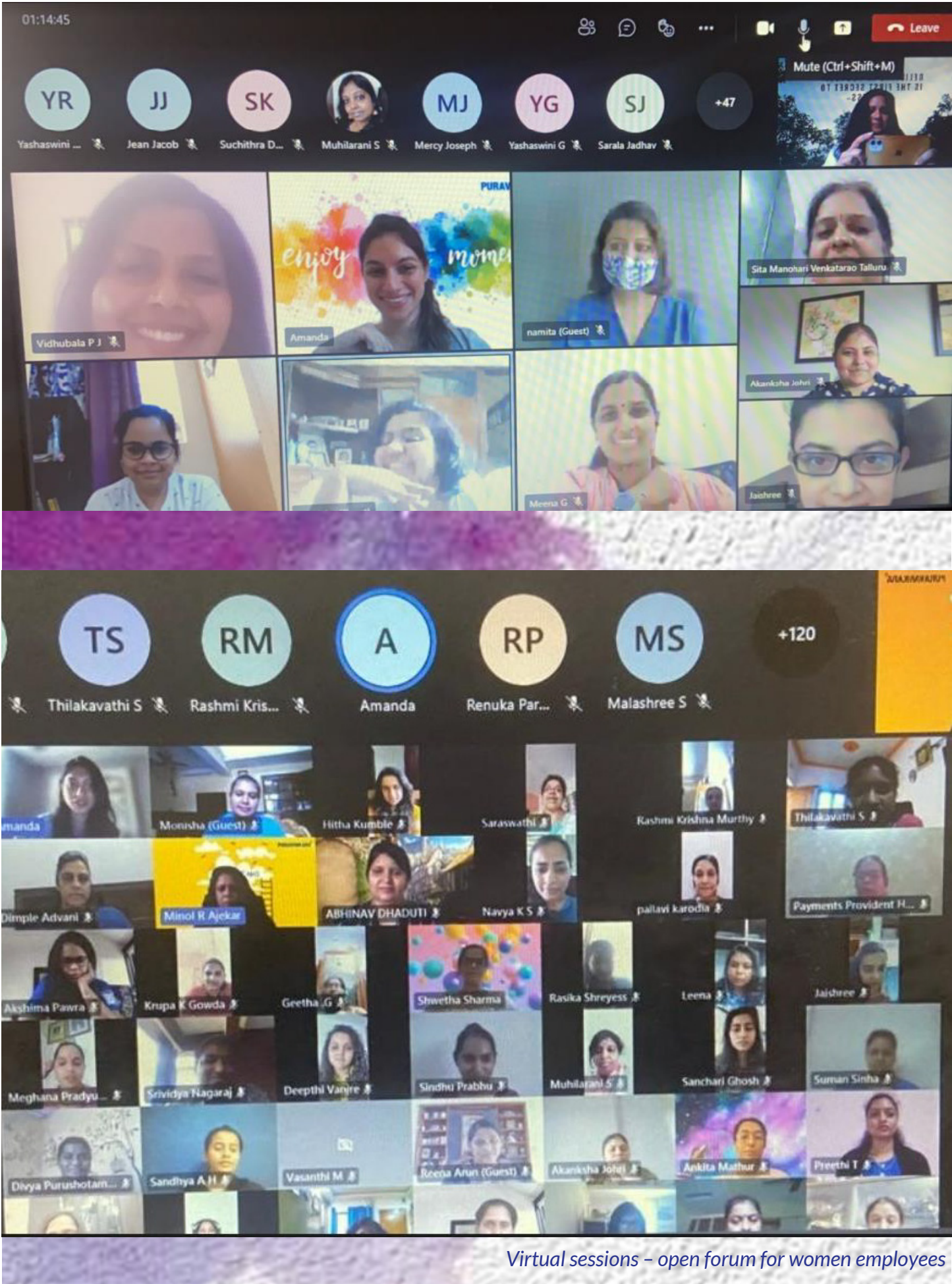
During these sessions, various topics concerning women employees are discussed and this gives the Leadership team an understanding of how they can further enable women at work. Provident is committed to understanding and incorporating changes appropriately. One of the commitments made was to have these Townhall at regular intervals – starting with monthly and moving on to a quarterly format.

Some of the issues discussed during these meetings are

- KRA's and Role clarity
- Formal Rewards and recognition program
- Woman's Empowerment
- Sensitization Programs

“ One of the most important aspects of communication is listening. Management connecting with women and hearing directly from them to understand their concerns and work on those concerns shows commitment towards the cause of women ”

— Minol Ajekar
Associate Vice President
-Corp. Communications and CSR



07 EMPLOYEE ENGAGEMENT

- Overview
- Training
- Benefits
- Events



Overview

Employee engagement is an approach to build trust, integrity, commitment and communication among the employees and the organisation. During the pandemic situation, employee engagement programs were even more critical to conduct for the organisation to connect with employees and reassure them that they are cared for during the tough times. We have regular employee engagement programs and initiatives planned all through the year.

In this section of the report, we look at different ways to engage with our employees, be it training, events, employee benefits etc.,

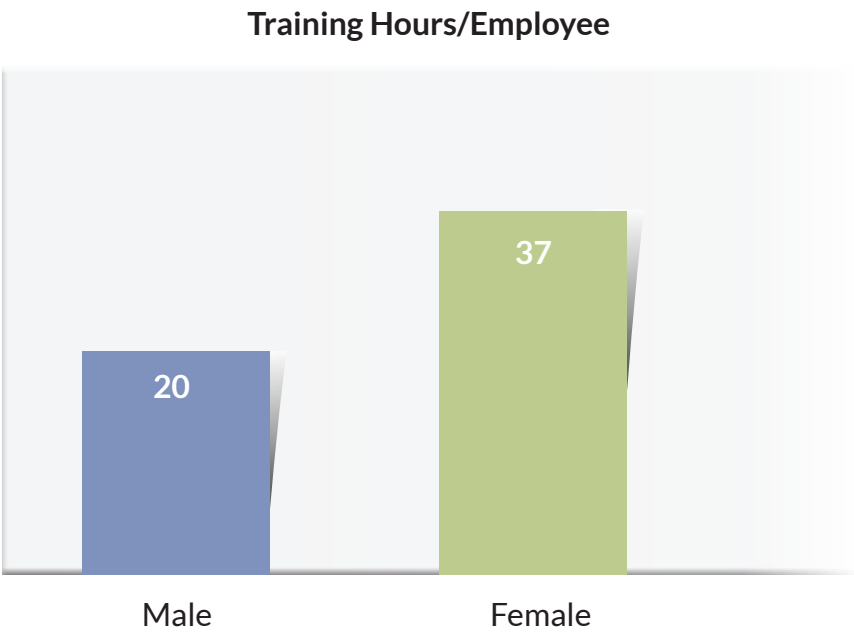


Training

We have a strong orientation towards learning and development. All employees from a new joiner to a tenured one, are provided custom-made learning opportunities as per their role, level and specific focus area. At early career stages, the focus is on making the employee role-ready through functional knowledge and skills-based training, moving to managerial capability building at midlevel, and eventually leadership at senior levels. The well-being of our employees has always been at the centre of our philosophy.

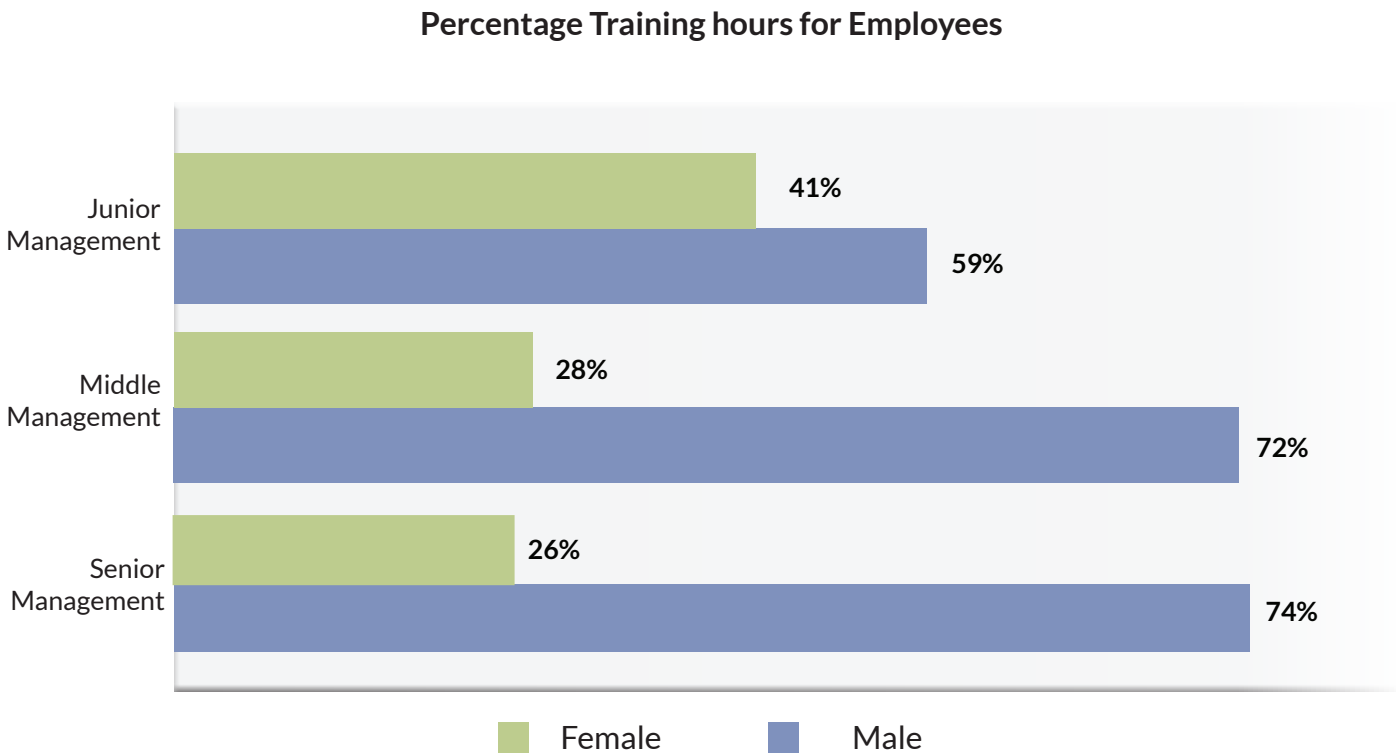
As we enter a new decade of increasing digital transformation and automation, it is more important than ever to help everyone enhance skills to be more effective, climb up the career ladder and contribute to propelling the business forward. With changing times, the face of the corporate world is also changing, wherein the professionals are agile enough to meet the growing demands of the industry. Each individual carries within themselves a mine of potentials, which if tapped properly can create astonishing results.

In the reporting period, employees across all categories received training. The junior management employee category received over 2000 hours of training. Women received nearly 90% more in terms of training hours compared to men.



We encourage every employee to take up trainings and it is been observed that women employee have opted for more trainings resulting in 90% more training hours per women

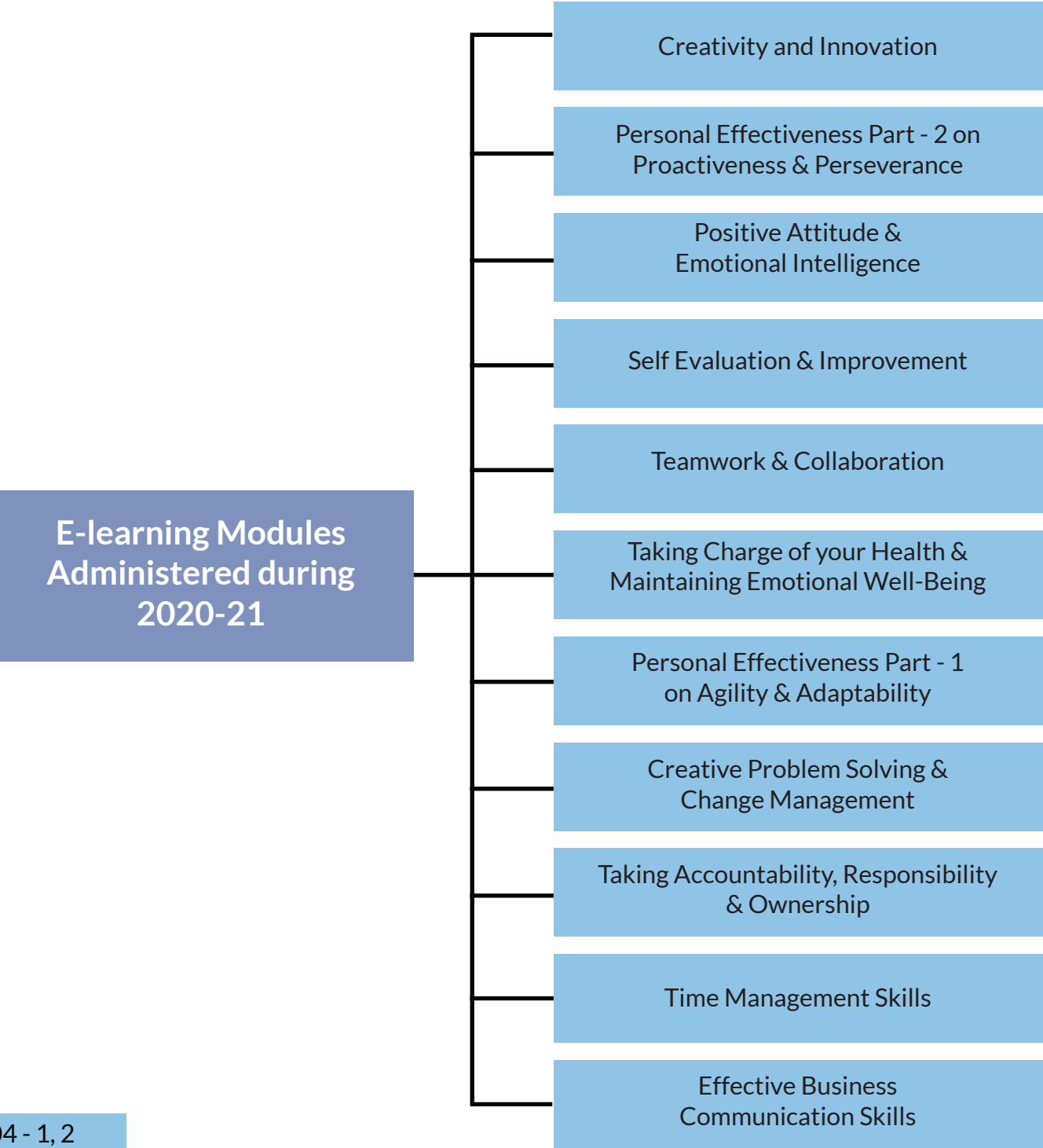
GRI 404 - 1, 2



Training

As the workplace moves toward greater automation, soft skills training has become need-of-the hour. Soft skills are the essential interpersonal skills that make or break our ability to get things done. We think of them as foundational and every professional should be working to build them. Building soft skill proficiencies across employee groups is an important element towards creating learning agility within the Puravankara Group. To enable this objective, we are pleased to launch these e-learning modules to help employees selflearn / improve a few critical soft skills through e-learning sessions.

During the reporting year the following E-learning modules were offered:



GRI 404 - 1, 2

Training Programs Conducted -

Interpersonal Behaviour & Communication Skills	External Trainer <ul style="list-style-type: none">Working as “One Puravankara” team / Collaborative workingTaking Ownership & ResponsibilityE-Mail Essentials / EtiquettesVerbal communication and listening skills
Interviewing Skills	External Trainer <ul style="list-style-type: none">Focus of this Program is to create an Interview Panel for all functions to improve overall effectiveness, speed and quality of the hiring process
Induction program for new joinees	Internal Trainer <ul style="list-style-type: none">Induction covers brief on Functions of Human Resources, Quality, Design, EHS, POSH, CSR, Corp Communication, Technical, Projects and Finance
Global Reporting Initiative (GRI) Certified Training Course	External Trainer <ul style="list-style-type: none">Awareness on GRI requirements

Employee Benefits

Employees are the support system of any organisation and offering employee benefits are extremely crucial in achieving the organisation’s business goals. Employee benefits are a way to let the employees know that we not only take care of their overall health and well-being but also their future. These benefits help to attract and retain talent at all levels in the organisation. All permanent employees receive the following benefits:

- GPA insurance
- Medical Insurance
- Long Service awards for staff completing 10 years & above
- Wedding Gift
- Motherhood Bonus



Performance Management System:

Employee performance reviews are formal assessments to evaluate an employee’s work performance, identify strengths and weaknesses, offer feedback, and set goals for future performance.

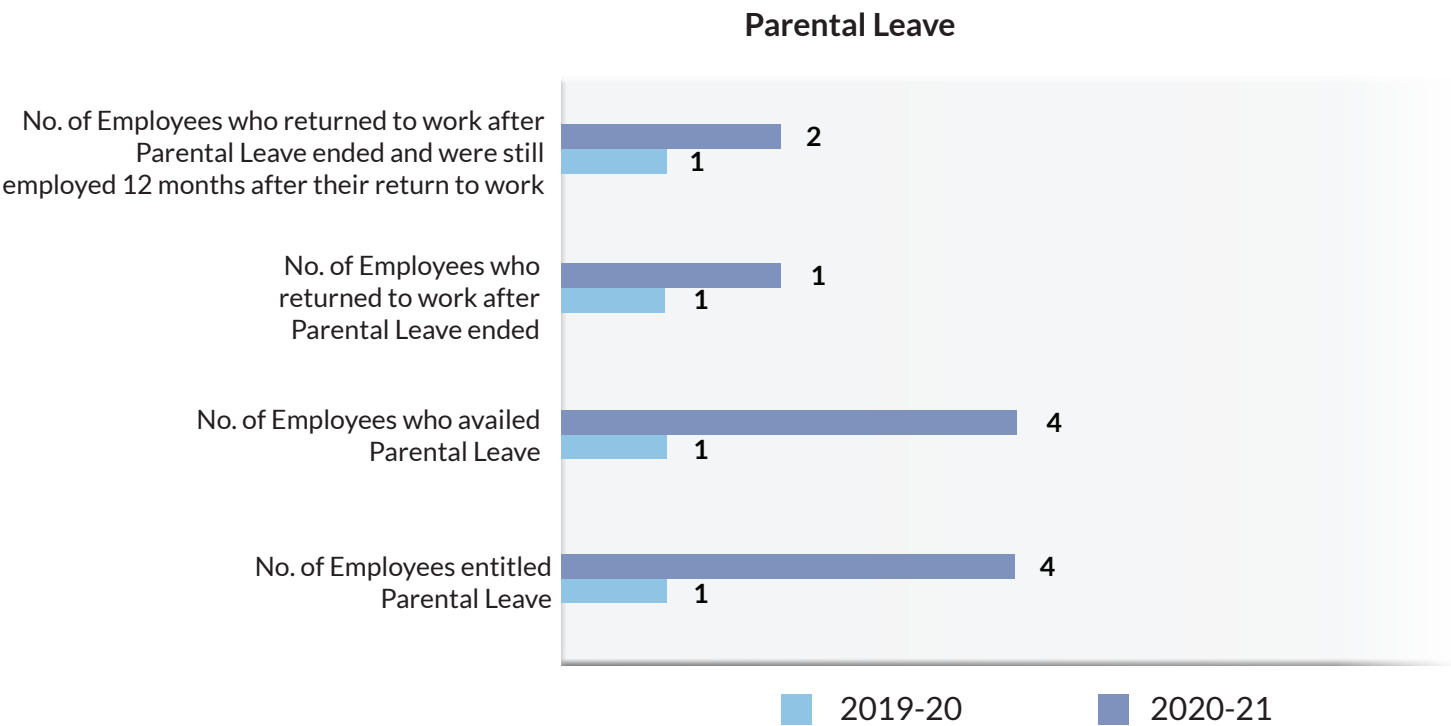
At Provident, we conduct regular performance reviews, through an online tool. The performance review helps the employee and the organisation to conduct an effective appraisal. All permanent employees are eligible for the annual performance review.

It helps to:

- Recognise and reward outstanding performance and achievements
- Identifies high potential employees for senior and future leadership roles
- Career development planning
- Evaluate self-performance and contributions
- Training required
- Retaining high performing talent

All permanent employees are entitled to parental leave. Parental leave allows employees to take leave and return to work in the same or a comparable position. Equitable leave entitlements for maternity and paternity can lead to the greater recruitment and retention of qualified employees. It also helps improve employee morale and productivity.

In the reporting period, a total of 4 women employees availed the maternity leave, of which two returned to work and both continued their employment at Provident.



Employee Benefits



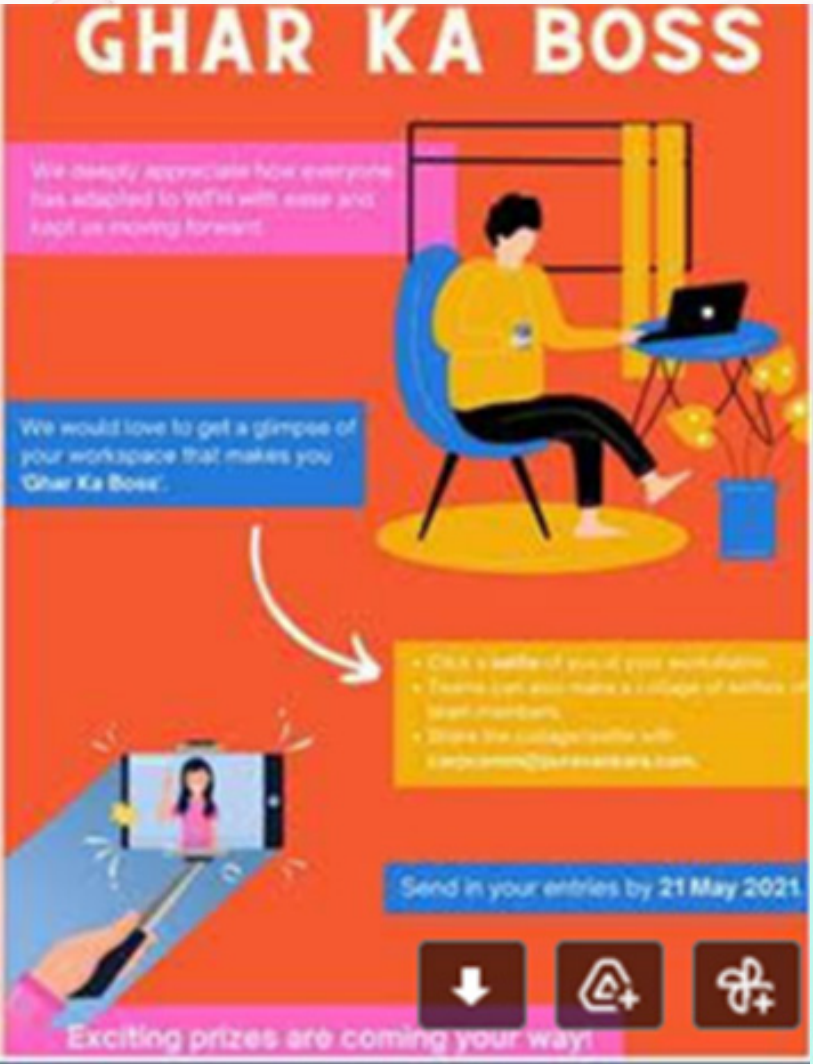
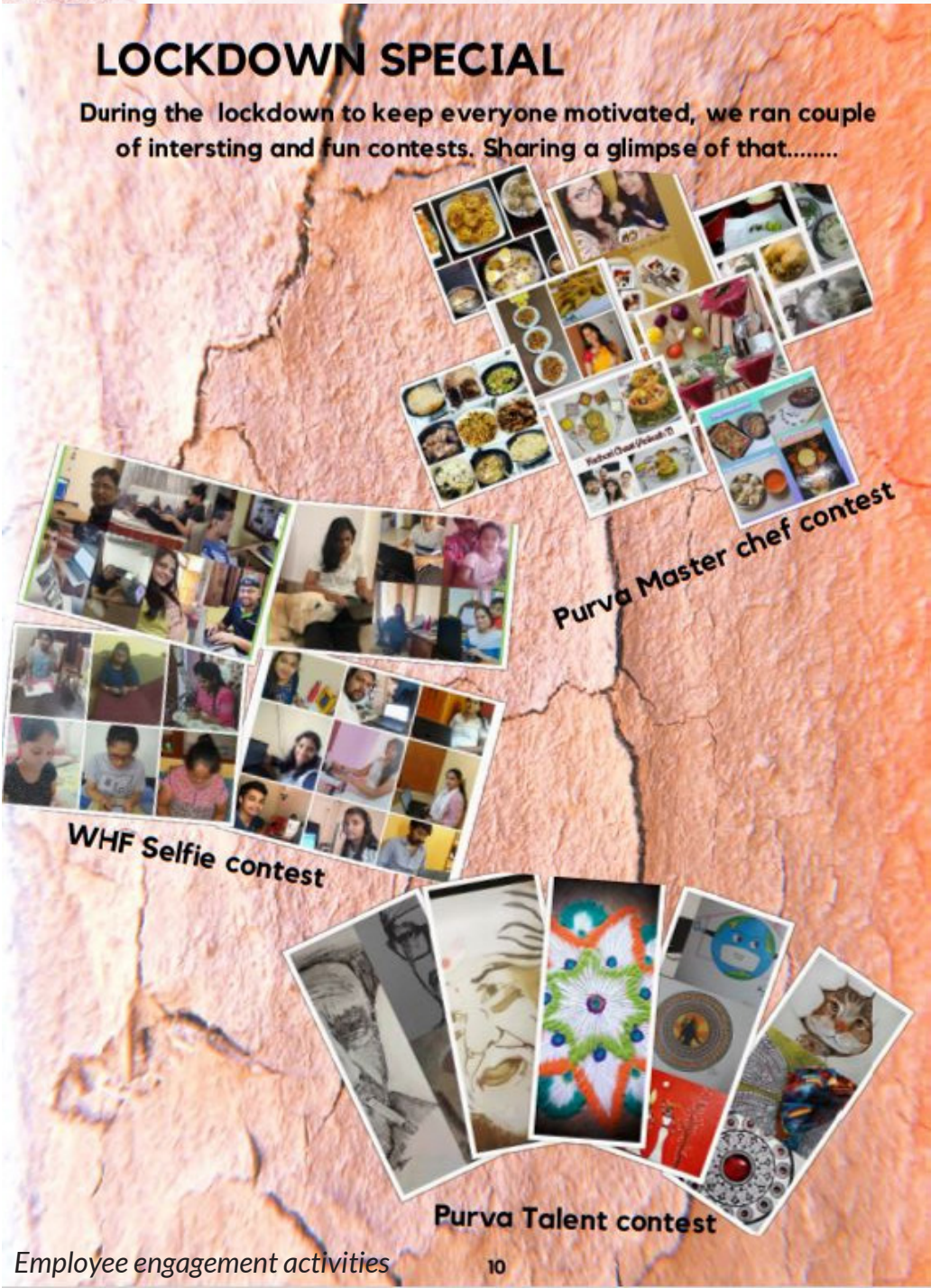
CEO meet

Accelerate Leadership Training Program

Employee Engagement Activities

Some of the employee engagement activities, to connect with employees during the lockdown period were:

- 1. Ghar Ka Boss – to showcase productivity corners or workstations at home
- 2. Let’s Talk Fitness – talk show by fitness coach and nutritionist
- 3. Master Chef contest
- 4. Guess the Projects - Make PurvaSense from gibberish nonsense



Lets Talk Fitness



08 EMPLOYEE HEALTH AND SAFETY

- Overview
- Health and Safety – Implementation
- Health and Safety – Facilities and Trainings
- Health and Safety – Monitoring



Overview

Provident Housing is committed to the health, safety and well-being of all its employees and workers. We follow protocols as per international standards for environment, health and safety across all our projects. All contractual workers are covered under the safety management systems.

All our project construction is accomplished as turnkey projects through established contractors. All our contractors are certified for quality management systems, and some of them are certified for EMS and OHS standards.

The contractors at each site are responsible for all compliances of statutory provisions of remittance, payments, and filings of returns towards his employees under the Employee’s Provident Fund Act, Employees State Insurance Act, Payment of Wages Act, Payment of Minimum Wages Act, Workmen Compensation Act, and all other applicable Acts, Rules. Contractors are required to maintain copies of all necessary compliance certificates that are submitted to the authorities. The contractor obtains a license under the Contract Labour Abolition and Regulation Act and displays a copy of the same at the project sites. If in case of any non-compliance is observed during work, as the principal client Provident reserves the right to remit amounts upon receipt of notice and debit all such costs to the contractor’s account. Regular audits are conducted of the project sites and all necessary compliance documents are maintained by the site administrative office. The project sites fulfil BOCW (Building and Other Construction Workers) Act’s legal requirements.

We take every effort to ensure that a safe and healthy work environment is provided to each employee. Utmost importance is given to safeguarding the employees from any untoward injury or illnesses at the workplace. All project sites have implemented safety protocols as per global safety standards. We are committed to providing a safe work environment to all our workers and employees.

Highlights 2020-21

- Total contractual workforce covered under OHS 20,771
- No. of work-related injuries is 2
- Rate of work-related injuries is 0.36
- Zero fatalities

GRI 403-1,2,8,9,10



Shot on site - Provident Capella

Health and Safety - Implementation

We have a well-established Hazard Identification and Risk Assessment (HIRA) system for identifying work-related hazards and assessing risks for all routine and nonroutine activities. We use method statement – activity-wise to identify work-related hazards and assess risk on a routine basis This includes operational control procedure, standard operating procedure, PPE matrix and work instructions. To eliminate hazards and minimize risks we apply the hierarchy of control in the order

- 1. Elimination
- 2. Substitution
- 3. Engineering Controls
- 4. Administrative Controls
- 5. PPE

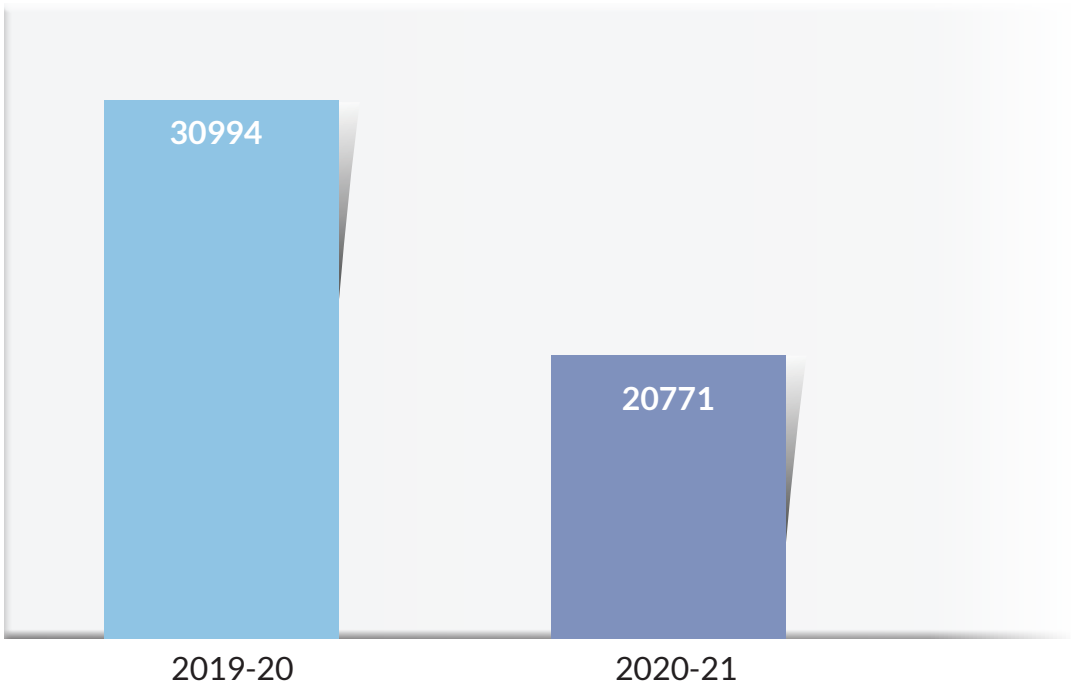
We ensure the quality of these processes by reviewing the HIRA register every six months and in case of any incident /injury/accident. We have also deployed qualified and experienced people to maintain the quality of all these processes. To evaluate our system and its continuous improvement we carry the analysis of repeated hazards in the workplace (if any).

To facilitate the reporting of work-related hazards by workers, we provide suggestion boxes, and the emergency contact numbers are displayed at prominent locations on site. We also conduct regular safety committee meetings.

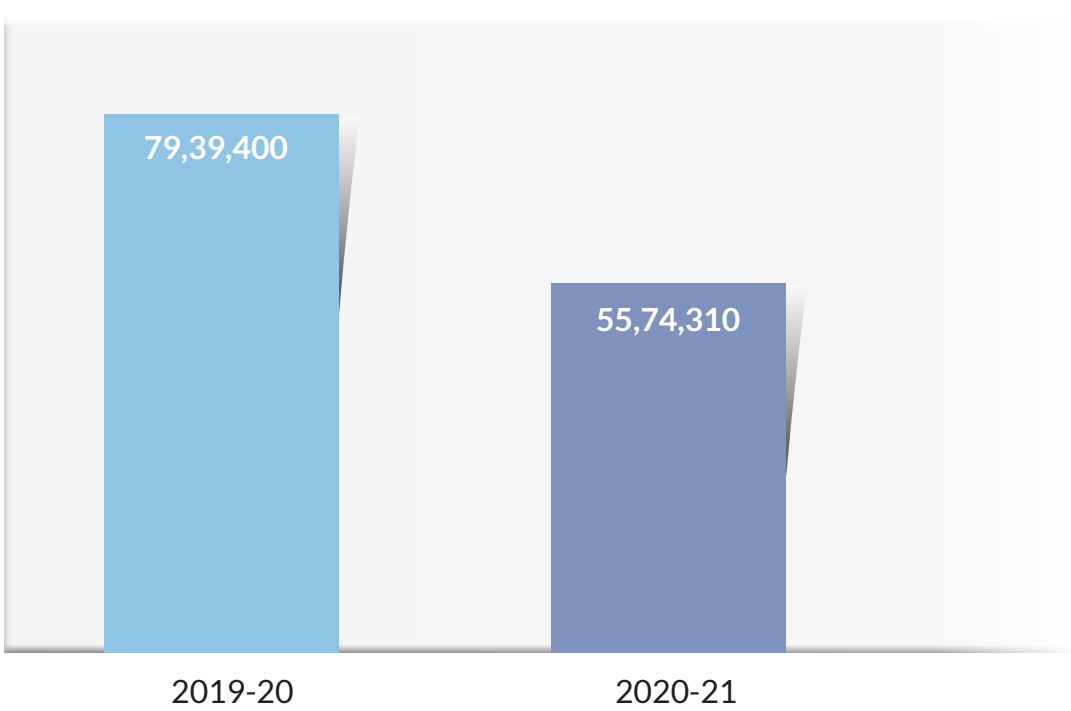
Each project site undergoes performance evaluation as per regulations.

- Ambient air monitoring, noise monitoring, soil report, drinking water testing are carried out every six months.
- Regular walkthrough audits are conducted by Site PIC / EHS team, and an observation tracker is maintained.
- Medical check-ups are carried out for all workers at regular intervals
- Occupational health-related checks like eye tests done at regular intervals
- Cranes, belts, and other plant and machinery are tested at regular intervals
- EHS Rating - Best sites are recognized and awarded every year
- Internal audit conducted at least once a year at every project site
- Corporate EHS team is audited every six months
- Monthly MIS is prepared and discussed with top management
- Incident tracker maintained; Incident Investigation report prepared
- Good practices and observations of sites are shared to all sites for implementation / to prevent recurrence of the observation

Workforce covered under OHS



No. of hours worked



Health and Safety – Facilities and Training

We provide access to health services to all our workers through medical centres within site premises with certified first aiders. We also arrange periodic medical camps on-site and keep ambulance/emergency vehicles available at the labour camp/site. We have tie-ups with nearby hospitals and workers can avail its services 24/7 with the help of a referred ID card. A quarterly basis health check-up is also conducted by the tie-up hospital for any health risks and remedies. Pre-medical check-ups are conducted to assess the medical fitness of the workforce. The medical fitness certificate provided to the worker is kept confidential and is maintained by the site administrative office.

We encourage worker participation, consultation, and communication on occupational health and safety. We have formed a safety committee at the site level, headed by the chairperson. To enable this, we follow:

- Monthly committee meetings carried out for site related and personal queries.
- Refresher training
- Celebration of Environment Day and Safety Day at sites involving employees and workers
- Best Sites are recognized and awarded on Safety Day
- Monthly committee meeting MOMs are maintained and displayed at prominent locations at site
- ERP board with contact details of concerned authority is provided for easy communication



Shot on site - Provident Park Square

Health and Safety – Facilities and Training

Operational planning and operational control procedures are defined for various site-related activities such as - Earthworks/Excavation, Blasting and Use of explosive Substances, Construction Vehicles (Selection use / Maintenance), Ladders (Selection use / Maintenance), etc. Every project site is prepared for emergency readiness and response by conducting mock drills regularly. Each project site undergoes performance evaluation as per regulations.

We provide several OHS generic training to all the workers. These include-

- Safety Induction to new workers
- Regular toolbox talks
- Job-specific training
- Training on emergency preparedness including firefighting and other potential emergencies

There also safety training provided for specific works. These include-

- Height works like shuttering, blockwork masonry, external plastering, external painting
- Hot works like, welding and gas cutting, fabrication works
- Operating plant and machinery like tower crane, construction vehicles, material and passenger hoist etc.
- Emergency demonstrations and monthly mock drills to check the preparedness of ERT team on construction emergencies, for example - collapse of earth, fire breakout, electrocution, collapse of shuttering, scaffold staging, fall of material from height or fall of person from height
- Power tools training, confined space training, and first aid training



GRI 403-5,6



Shot on site - Provident Neora

Health and Safety - Monitoring

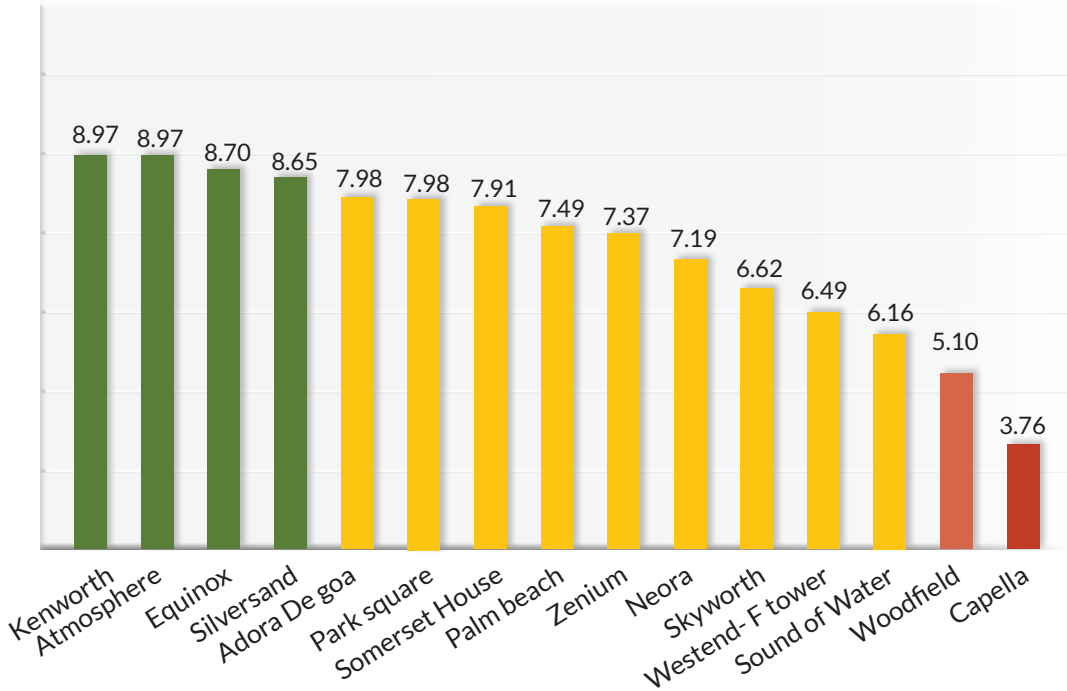
Brief about EHS Index: All the project sites are evaluated monthly based on the detailed checklist covering 18 different parameters, as listed below. Projects with the highest ratings are declared winners and runners up during Safety Week Celebration.

- 1. PPEs
- 2. Road Safety
- 3. Excavation & Trenches
- 4. Ladders, stairs & ramps (Height works)
- 5. Scaffolding & platforms
- 6. Electrical safety
- 7. Hot work – Arc welding & Gas cutting
- 8. Fire prevention & protection
- 9. Fall protection
- 10. Builder hoists & material hoist
- 11. Cranes & lifting
- 12. Passenger hoist
- 13. Rope Suspended platform
- 14. Power tools & hand tools
- 15. Documentation & records involving EHS
- 16. EHS organisation and awareness
- 17. Site labour camp and cleanliness
- 18. Incident details



GRI 403- 6

Typical Monthly Safety Rating Index for projects

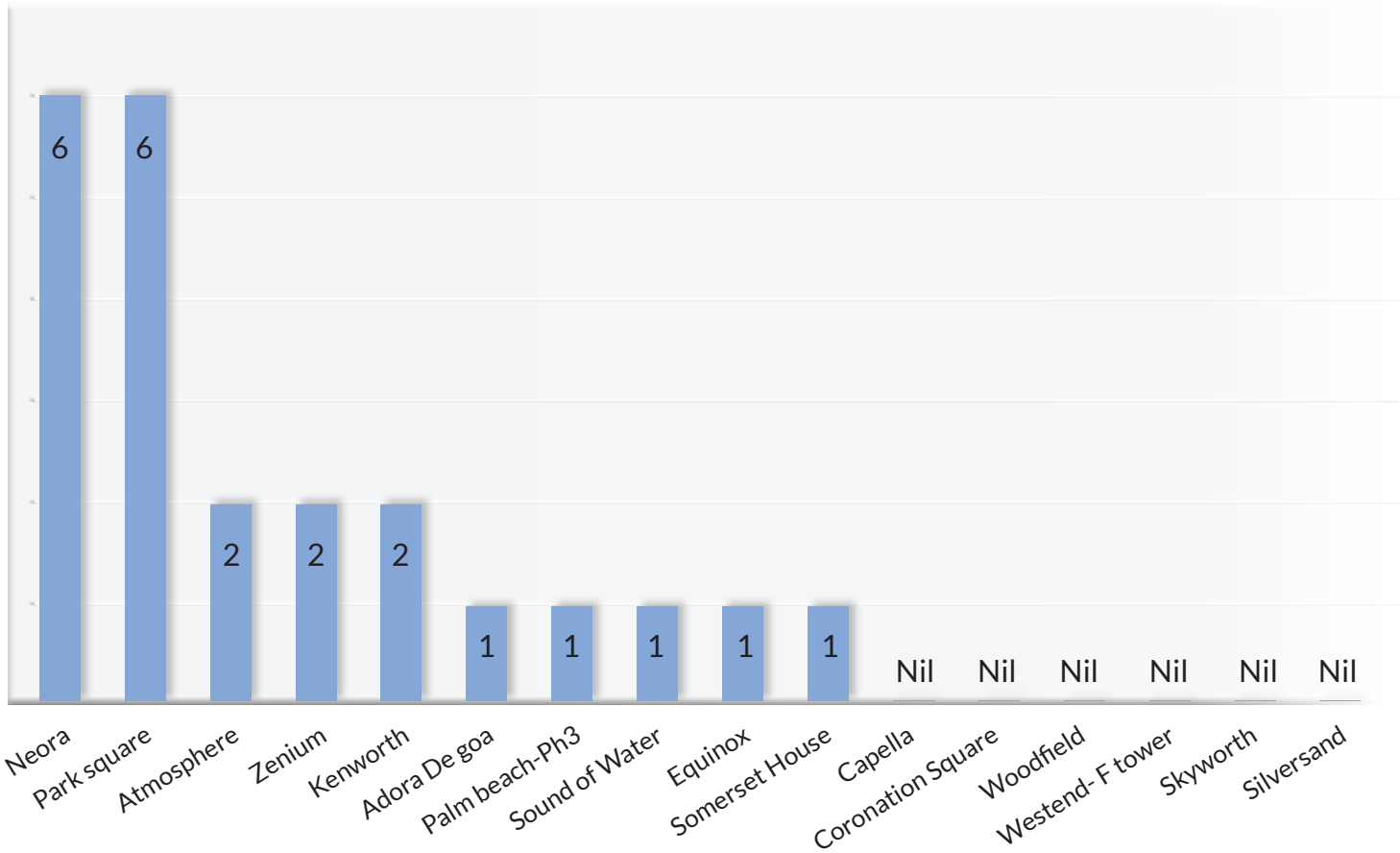


EHS Index - attached checklist for reference

Safety rating Index	
8 to 10	Green
6 upto 8	Yellow
4 upto 6	Orange
Less than 4	Red

Typical Monthly Incident Rating for Projects

First Aid Minor Accident Major Accident Fatality



09 CORPORATE SOCIAL RESPONSIBILITY

CSR Initiatives



CSR Initiatives

Corporate social responsibility is an integral part of how we do our business. We believe in creating an impact in the communities in and around the area of our operations and enhance our relationship with the community. We have enriched our commitment to our society by indulging in important issues through our CSR initiatives.

Project Title- Rainwater harvesting – well rejuvenation project under ‘one million wells for Bengaluru’.

Implementation Partner- An initiative conceived and facilitated by Biome specialized in water solutions to solve the city’s water crisis.

Impact- Empowered the community of the ‘Mannu Vaddars’ who have been traditionally digging wells for hundreds of years. The program aimed to reduce the dependence on the municipal water supply and help recharge the ground water. Recharge wells help channel the rainwater run-off more effectively and more quickly into the aquifer. In the long run these wells help us tide over the drought periods and improve the ground water table.

Project Title- Park and Median Maintenance, area covered 1,30, 299 Sq.ft - 8 Medians and 1 park

Implementation Partner- We volunteered for the park and medians maintenance for BBMP and BMRCL

Impact- We ensure that medians and parks are kept clean all the time contributing to India’s Swatch Bharath Mission. The plants in the medians act as Natural air purifiers thereby reducing the impact of air pollution. Medians and Park contribute to groundwater recharge and civic beautification.

Project Title- Scholarship program, Vidyasaarathi project for Graduates and Undergraduates in Goa.

Implementation Partner– First of its kind initiative to address a huge challenge of increased dropout rate of under-privileged children at different levels of education by NSDL and TISS.

Impact- Vidyasaarathi leveraged technology to connect corporates with deserving and under privileged children through an online platform. It is helping the weaker sections of the community to have access to professional education and increasing employability of the target sections

Project Title- ‘Khel Khel mein’ a unique program to help underprivileged children in slum communities

Implementation Partner– With aim to provide the space where children of age group 6-12 years can engage in educational recreational activities, we partnered with Wockhardt Foundation leading ngo in social service.

Impact- The program is helping children by piquing their interests in education by using supportive games and toys. It helped in enhancing children’s creativity. Children reported to be happy, well-adjusted, and improved mental wellbeing and participate in all activities enthusiastically.

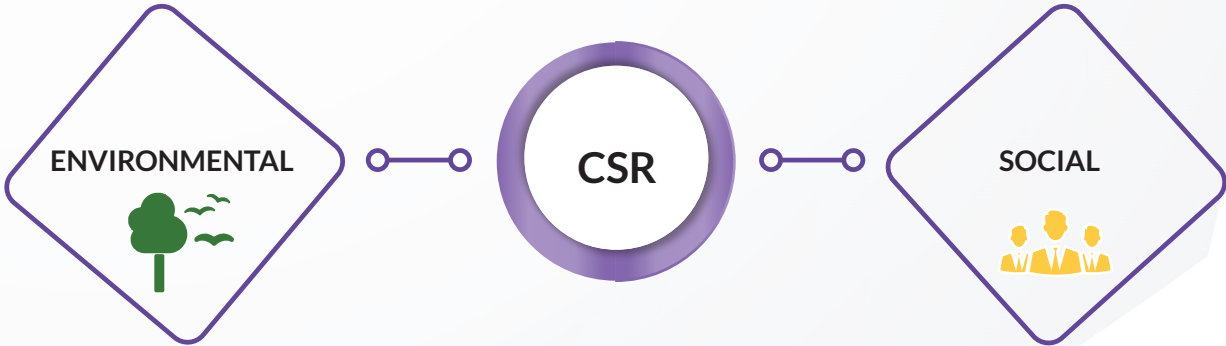
CSR Initiatives



Rainwater harvesting - well rejuvenation



Scholarship program



Park and median maintenance



Khel khel mein- program for under privileged children

10 BEYOND MATERIALITY

- Overview
- Materials
- Air Emissions and Noise Level
- Biodiversity
- Supplier Assessment
- Marketing and Labelling



Overview

In this section, we have disclosed information on other areas that are not high priority on the materiality matrix, yet important from an environmental and social point of view.

Information regarding biodiversity, materials, air emissions and noise level at project sites, supplier assessment and marketing and labelling is shared.



Materials

Efficient and optimum consumption of resources and materials are vital to our operations. We strive to use building materials that are safe for our customers and are environment friendly. All the materials and fitments such as tiles, electrical switches, paints, elevator, locks, sanitary wares & other plumbing fittings are from well known brands.

The materials as listed in the table gives us the quantity used for construction in 2019-20 and 2020-21 for Provident Sunworth phase 3 & 4.



Shot on site - Provident Capella

GRI 301-1

Materials				
Sl. No	Materials consumed	Units (kg/Tonne/litres)	Provident Sunworth - Phase 3 & 4	
			2019-20	2020-21
	General			
1	Earth used for back filling	CUM	10228.78	3972.98
3	Concrete			
3.A	Construction aggregates (coarse to medium grained particulate material used in construction)	CUM	13875.58	7184.52
3.B	Sand (M-sand)	CUM	14455	7054.71
3.C	Cement for Concrete	TONS	2327.89	1522.3
3.D	Recycled Materials		NA	NA
3.E	GGBS	MT	1375.9	918.03
3.F	Fly Ash	MT	NA	NA
4	Cement for Other works	TONS	36.75	58.5
5	Bricks (Concrete Blocks)			
5.A	200 mm Thick	NOS	4055.25	2697
5.B	150 mm Thick	NOS		
5.C	100 mm Thick	NOS	1875	1875
6	Iron (Re-enforcement steel)	MT	1351.37	562.31
7	Steel (Structural Steel)	MT	6.188	72.034
8	M-Sand	CUM	282.53	789.054
	Any other metals			
9	Aluminium Shuttering Material	SQM	115170.87	56560.07
13	Plumbing			
13.A	cPVC			
1	20 mm dia	RMT	200	5800
13.B	uPVC			
3	32 mm dia	RMT	45	1305
16	Paints			
16.B	Internal -Plastic Emulsion	SQM		13385.55
17	Waterproofing		1685.68	3326.01
17.B	Polyurithene	SQM		3
18.A	Vitrified Tiles	SQM	469.92	5819.69
18.B	Ceramic Tiles	SQM	300.67	2760.73
18.C	Granite	SQM	8.32	

Air Emissions and Noise Level

Air Emissions:

With regards to air emissions at construction sites, we monitor pollutant levels and follow stringent standards and ensure appropriate levels of pollutants like PM 10, PM2.5, NO₂, SO₂. The values observed are found to be below the NAAQ (National Ambient Air Quality) standards. All emissions at all our sites and the emissions are well below the permissible limits.

The data shown here is typical for our projects, this data pertains to one of our sites Provident Sunworth.

Air Quality Standards					
Sl.No	Test	Unit	Result	NAAQ Standard	Test Method
1	Particulate Matter (Size less than 10 µm)	µg/m³	50.23	100	IS 5182 (Part-23) 2006
2	Particulate Matter (Size less than 2.5 µm)	µg/m³	16.49	60	Lab SOP - PM _{2.5}
3	Sulphur dioxide	µg/m³	8.23	80	IS 5182 (Part-2) 2001
4	Oxides of Nitrogen	µg/m³	38.50	80	IS 5182 (Part-6) 2006

Note: NAAQ: The National Ambient Air Quality Standards.

Comments: The test result meets the NAAQ standards.



GRI 305-7

Noise Levels:

Depending on the type and stage of work, construction sites can produce very high noise levels. The loudness and the length of time a person is exposed to the noise, makes it a hazard. In all our sites, we keep a check on the noise levels .

The noise levels are recorded at two separate locations near main gate and at the centre of the project construction site. At both locations noise levels were observed to be under permissible limits as per KSPCB.

Noise Level					
Sl.No	Test	Unit	Location	Result Day	KSPCB Limit
Provident Sunworth and Provident Equinox, Bengaluru					
1	Noise Level	dB(A)	Near Main Gate	54.3	55 dB (Day Time)
2			Centre of the Project	52.1	

Comments: The test result meets the KSPCB limit.



Biodiversity

At Provident Housing, we make sure that all our projects obtain the necessary clearance in terms of the environmental impact before commencing the project work. Our projects included in the scope of this report are in Bengaluru and do not fall within, nor are adjacent to any protected area of high biodiversity.

Green Initiatives in our Projects-

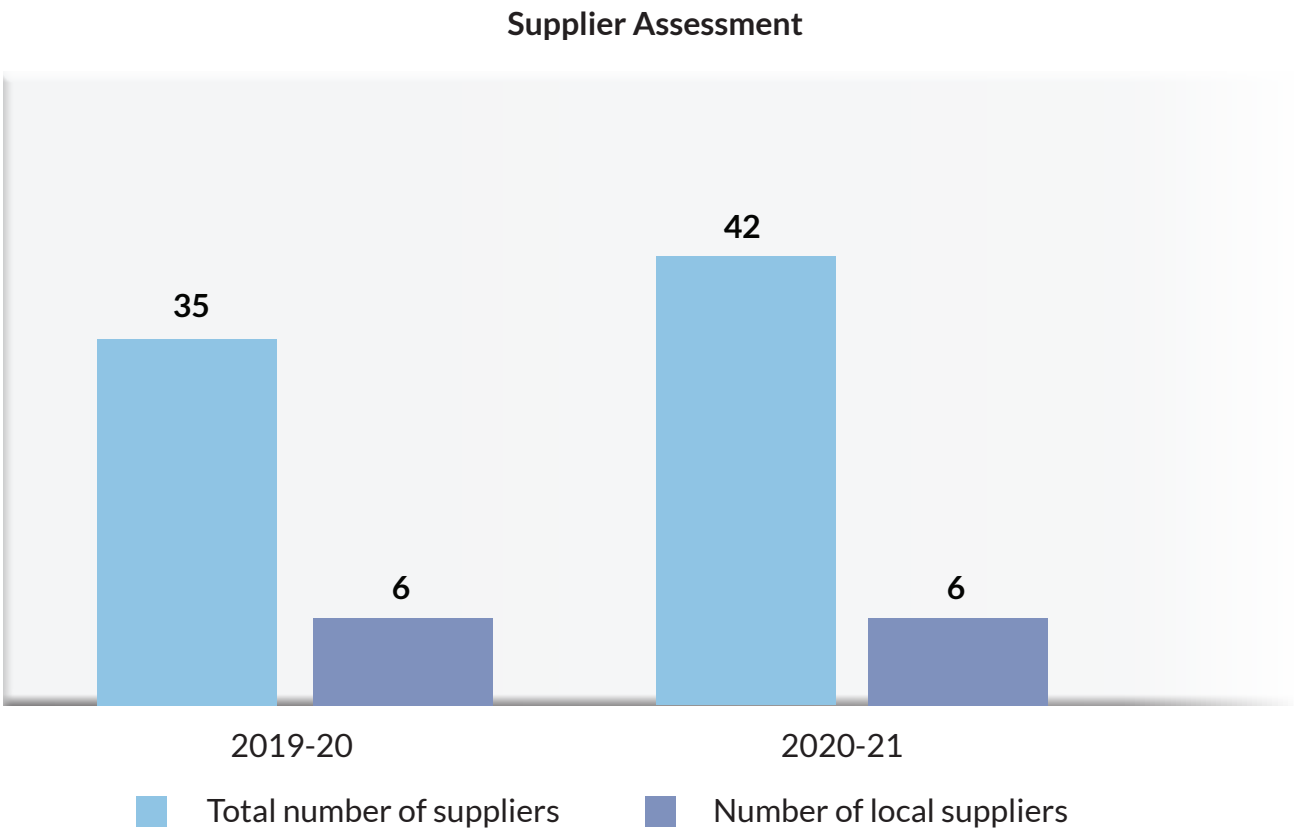
Our projects are planned with ample greenery around the buildings. One of our project ‘The Tree by Provident’ is nestled amidst about 330 trees. We understand that the inclusion of certain amenities helps our residents to relax after a tough day of work and to reduce stress levels that come with urban lifestyles. One of our projects Provident Sunworth has a butterfly garden and Provident Park Square has a paw park for furry friends.



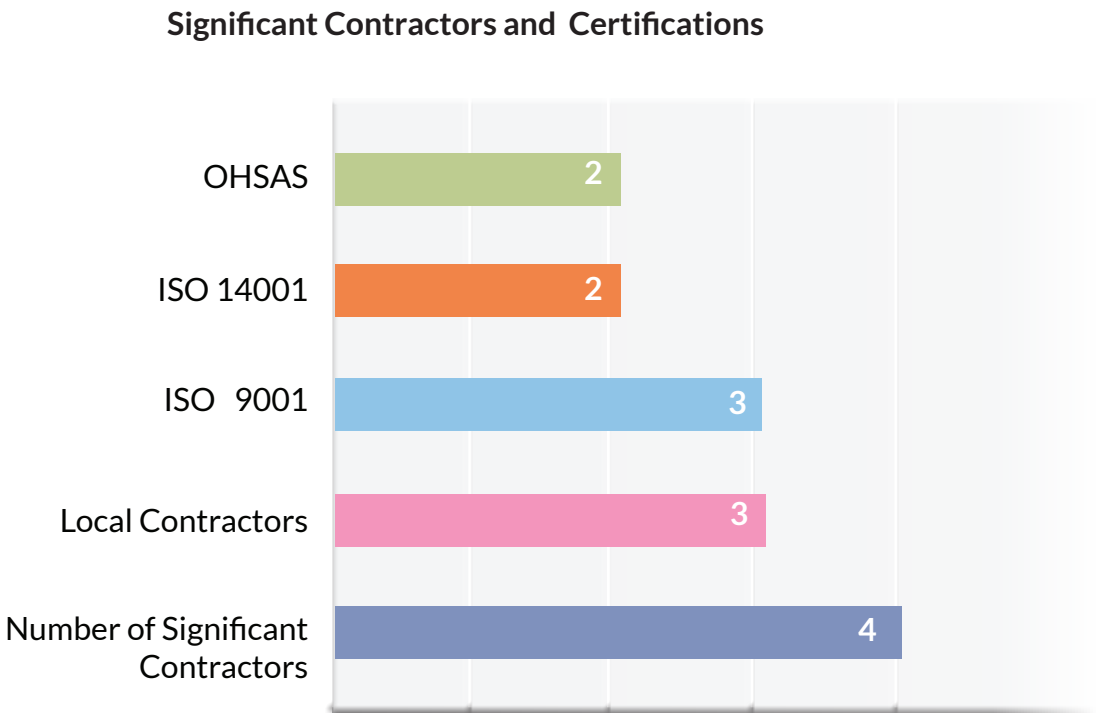
Supplier Assessment

Our suppliers and contractors are our integral part and support us in our overall operations and indispensable to our sustainability initiatives. We encourage our suppliers and contractors to adopt sustainable practices and the use of ecofriendly materials and processes. We have had long standing relationship with most our suppliers and contractors. Most of our contractors are certified for ISO 14001 (Environmental Management Systems). The screening through environmental assessment is carried out for all contractors.

In the reporting year 2020-21, we had 42 suppliers, out of which 6 were local suppliers and in the baseline year 35 were total number of suppliers and 6 were local suppliers.



Details of significant contractors	
Total number of significant contractors	4
Number of local significant contractors	3
Length of relationship	More than 10 years
Supplier environmental assessment	3 Contractors are certified for ISO 14001
New suppliers that were screened using environmental criteria	4



Marketing and Labelling

We take immense care that no misinformation is presented in any form to our customers while marketing our products and services . Our brochures are detailed with all the required information and specifications of the project.

BookMyHome-

It is the first of its kind online home booking engine in the industry, enabling home buyers to search, identify and book the apartment of their choice from the available inventories in real-time. With just a click of the button, the platform specifies every detail, including the direction of the apartment, type, block, availability, size, amenities, etc. It gives a seamless experience and utmost transparency to home buyers, without any human intervention. The process is almost similar to booking a movie ticket online, where you can see how many seats are available, row, prices and exact position. It replicates the same traits in terms of ease of selection, and buying at one’s convenience and leisure. We have developed a fully digitized and customer referral app for both the brands Purva Privilege and Provident Premier to be used by existing customers.

RERA Implementation:

One of the issues in the real estate sector was property fraud and non-compliance. To bridge this gap, Real Estate Regulatory Authority (RERA Act) came into existence as per the Real Estate (Regulation and Development) Act, 2016 to protect the home buyers and boosts real estate investments. To do so, authorities have made it mandatory for all builders/ developers to carry out RERA registration before they start a project. The standardization brought about by RERA aims to protect the interests of buyers and developers alike.

We have pride in sharing that transition to RERA has been smooth. This is owing to the fact the practices followed by the company and all the documentation was maintained by the company prior to RERA implementation. That has enabled us to successfully complete all projects without having to abandon any for lack of supporting documentation or approvals.



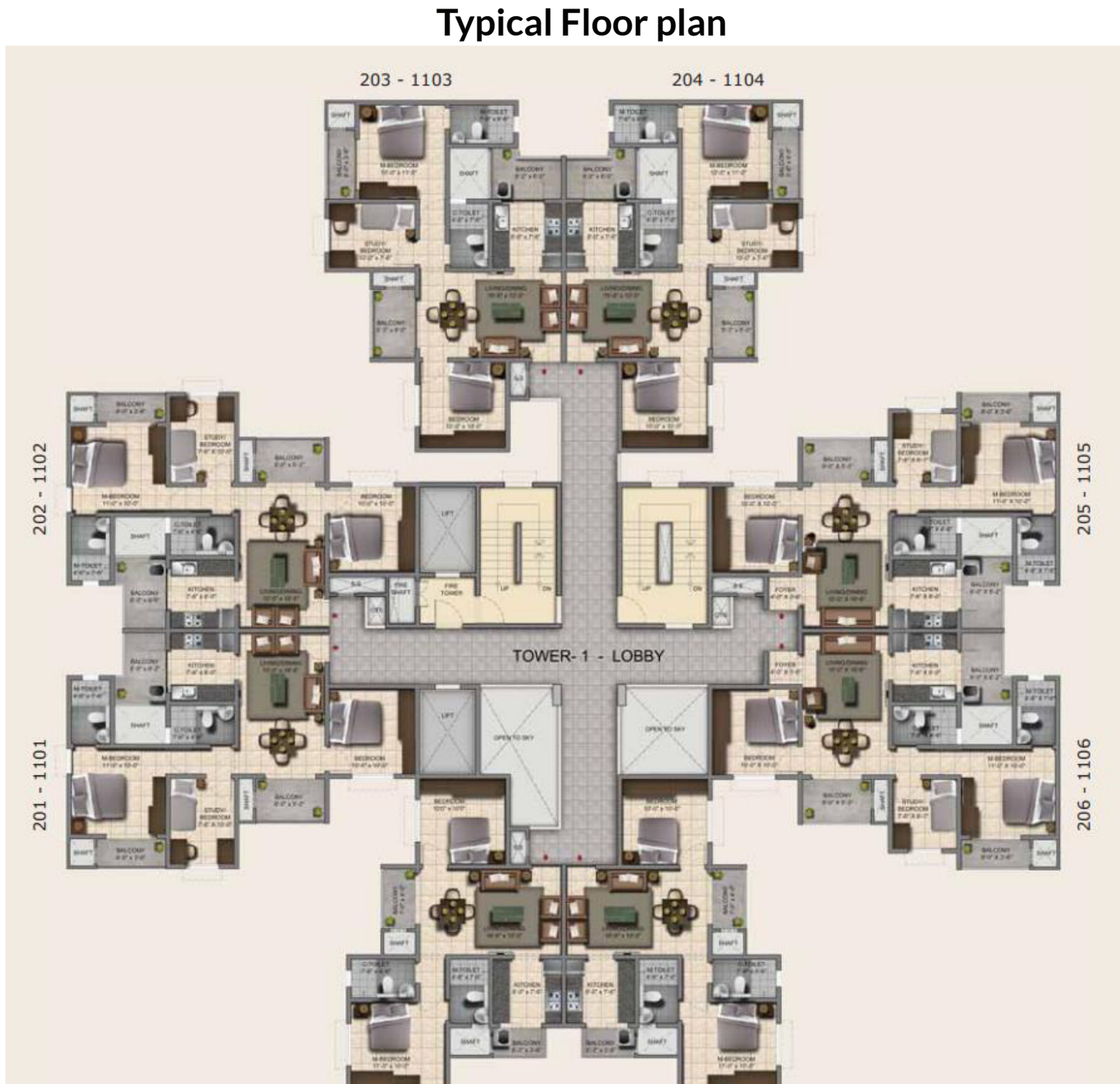
Shot on site –Provident Tree



Artistic Impression – Provident Capella


Marketing and Labelling

We believe in clear and honest labelling. At the time of booking, collaterals such as brochures specify building materials and fittings. What you see is what you get: We take pride in providing clear branded specifications. Well known international and national brands are selected.



Specifications-


YOUR ELEVATOR

 **MITSUBISHI ELECTRIC**
Changes for the Better

Mitsubishi Electric – Japan was founded in 1921, and has been at the forefront of technical ingenuity & product innovation in the field of elevators and escalators.


Based on their Global Policy of “Quality in Motion”, Mitsubishi Elevators delight customers with high levels of Safety, Quality, Comfort & Eco Friendliness.”

YOUR MAIN DOOR LOCK

 **Yale**
The world's favorite lock

Yale, a 175 year old legendary brand from America, is amongst the best known names in the lock industry with millions of Yale locks used across 125 countries worldwide.

YOUR LIVING AND BEDROOM TILES

 **Kajaria**
TRANSFORM YOUR WORLD


Kajaria Ceramics is the largest manufacturer of Ceramic/Vitrified tiles in India. Founded three decades ago, Kajaria has since become synonymous with quality, service and innovation, not only in the domestic market but worldwide too.

YOUR EXQUISITE WALL PAINT

 **Berger**
Paint your imagination

Berger Paints is a 258 year old iconic brand with Anglo-Indian roots. A true Indian MNC today, it's one of the most trusted paint brands in the world.

YOUR ELECTRICAL SWITCHES

 **Schneider Electric**

Schneider Electric is a \$ 25 billion global conglomerate with a 180-year legacy, and is a global specialist in Energy Management and Automation.

YOUR BATHROOM'S SANITARYWARE & FITTINGS

 **QUEO**
european bath lounges

Queo is a luxury bathroom brand which marries the legacy of European culture to the modern minimalist approach of design. Designed by acclaimed European designers and manufactured in Italy, Queo products pair the best European concepts with modernity and employ the finest-quality materials to create 'bath lounges'.

Customer Testimonials

“ At the outset, I would like to thank you and your team for the excellent help and support that was provided during my pre-registration & registration for the subject flat. My special thanks to Ms Roopa & Ms. Sangeetha. They went out of the way to help me out then I got feedback that they are equally helpful to everyone. My thanks is also due to Sh. Darshan Premmaiah

Raj
Provident Welworth City

”


“ Quality construction good price good facilities and pollution free

Arunbalki
Vriksha by provident

”

“ Million thanks for providing the requisite information required by me from time to time. It is my experience that you have been very cordial and condescending in you approach and dealing with us. My grateful thanks

Vikash Rai
Provident Skyworth

”

“ It is a gated community type living place with a land area of 33 acres. It has around 2000 apartments. A nice place to live on. It is located at a distance of around 30 km from the Chennai City. The access road starting at Pudupakam Panchayat office and ending at Cosmo City is named Rajaji Road. It is notified as unknown road in the Google map.

Viswanathan S
Freedom by Provident

”

11 GRI INDEX

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Provident Housing Limited is a subsidiary of Puravankara Limited, one of the leading real estate companies in India. Provident Housing is focused on delivering upmarket homes at affordable prices. With well-designed living spaces and world class amenities, we take pride in crafting your premium home.