



Tata Capital Housing Finance Limited - Corporate Social Responsibility Policy

Vision: To create shared value for the community at large in line with the Tata Group's core purpose.

Purpose: We endeavour to improve the lives of the community, especially the socially and economically underprivileged communities, by making a long term, measurable and positive impact through projects in the areas of:

- i. Education
- ii. Climate Action
- iii. Health
- iv. Skill Development & Entrepreneurship

Resources: We will utilize 2% of the average net profits of the Company made during three immediate preceding Financial Years. Any surplus arising out of Corporate Social Responsibility ("CSR") projects, programs or activities shall not form part of the business profit of the Company and would be ploughed back for CSR activities.

Sectors and Issues: We will focus on:

1. **Education:** Collaborate to provide quality education, holistic development and a positive learning environment for children.
2. **Skill Development:** Provide skill training along with life skills and placement support to youth and provide skills to budding entrepreneurs to enable them to be successful entrepreneurs.
3. **Climate Action:** Ensuring environmental sustainability through projects and programs aimed at promoting, protecting and/or enhancing renewable energy, water security, biodiversity and green practices.
4. **Health:** Provide healthcare facilities and support for improving the quality of life.
5. **Volunteering:** Promoting employee volunteering through time and skills in the selected focus areas and projects.
6. **Disaster Relief:** Contributions towards disaster relief and rehabilitation through appropriate agencies.
7. **Tata Group Efforts:** Collaborate and contribute with the Tata Group for projects or programs aligned with our focus areas.
8. Any other project or program that falls under the purview of Schedule VII of Section 135 of the Companies Act 2013.

Geographies and target communities: Our focus will be Geographies which we operate in. Our target communities will be socially and economically underprivileged communities and individuals.



Implementing mechanism: We will implement our projects only through Registered agencies / entities as specified under the provisions of the Companies Act, 2013 and the Rules framed thereunder.

Monitoring mechanism: Primary monitoring will be undertaken by partner organizations and periodic monitoring and reviews will be undertaken by the CSR team and CSR Committee of the Board.

Composition of the CSR Committee of the Board: The CSR Committee shall comprise of three or more Directors of which, at least one will be an Independent Director.

Annual Action Plan: The Company shall formulate and recommend the Annual Action Plan, including any alterations thereto, to the CSR Committee. The CSR Committee shall then recommend the same to the Board of Directors for approval. The Annual Action Plan shall cover the details of the CSR projects / programs to be undertaken, manner of execution, modalities of utilization of funds and implementation schedules, monitoring and reporting mechanism and the need and impact assessment of the CSR projects, if any.

Tata Capital Housing Finance Limited
List of CSR Projects and Programs FY 2023-24 as per Schedule VII of the
Companies Act 2013

CSR Annual Action Plan

Sr. No.	CSR Project	Location	Ref of. Schedule VII	Implementation Modality	Implementation and Monitoring Schedule			
					Q1	Q2	Q3	Q4
1	Climate Action*	Pan India	iv	TIAE, TIAI	o	o	o	o
2	Health	Pan India	i	TIAE, TIAI	o	o	o	o
3	Any other projects/programs covered under Schedule VII	Pan India	-	DIR, TIAI, TIAE	In case of occurrence			

**The projects inter alia covered under the climate action have been identified as Ongoing Projects which will be implemented as per the schedule / timeline approved by the Board*

Abbreviation	
DIR	Directly by the company or its subsidiaries
TIAI	Through Implementation Agency Internal: Tata Group, Tata Trust, foundation or society
TIAE	Through Implementation Agency External: NGOs, Skill Development Agency, Other Resource Agencies

Notes:
1) All programs will be in project mode and payments will be milestone based. Payments will be released based on receipt of fund utilization certificates duly certified by the appropriate/competent authority. In addition, periodic reports will be sent for monitoring purposes.
2) Impact assessment for the projects undertaken will be conducted as deemed necessary by CSR Team or as may be required under the Companies Act, 2013 and the Rules framed thereunder.



Tata Capital Housing Finance Limited
List of CSR Projects and Programs FY 2022-23 as per Schedule VII of the
Companies Act 2013

CSR Annual Action Plan

Sr. No.	CSR Project	Location	Ref of. Schedule VII	Implementation Modality	Implementation and Monitoring Schedule			
					Q1	Q2	Q3	Q4
1	Education	Pan India	ii	TIAE, TIAI	o	o	o	o
2	Healthcare	Pan India	i	TIAE, TIAI	o	o	o	o
3	Climate Action*	Pan India	iv	TIAE, TIAI	o	o	o	o
4	Any other projects/programs covered under Schedule VII, including COVID rehabilitation	Pan India	-	DIR, TIAI, TIAE	In case of occurrence			

**The projects inter alia covered under the climate action have been identified as Ongoing Projects which will be implemented as per the schedule / timeline approved by the Board.*

Abbreviation	
DIR	Directly by the company or its subsidiaries
TIAI	Through Implementation Agency Internal: Tata Group, Tata Trust, foundation or society
TIAE	Through Implementation Agency External: NGOs, Skill Development Agency, Other Resource Agencies

Notes:	
1)	All programs will be in project mode and payments will be milestone based. Payments will be released based on receipt of fund utilization certificates duly certified by the appropriate/competent authority. In addition, periodic reports will be sent for monitoring purposes.
2)	Impact assessment for the projects undertaken will be conducted as deemed necessary by CSR Team or as may be required under the Companies Act, 2013 and the Rules framed thereunder.



Tata Capital Housing Finance Limited
List of CSR Projects and Programs FY 2021-22 as per Schedule VII of the Companies Act 2013, India

CSR Annual Action Plan

Sr. No.	CSR Project	Location	Ref of. Schedule VII	Implementation Modality	Implementation and Monitoring Schedule			
					Q1	Q2	Q3	Q4
1	Healthcare	Pan India	i	TIAE, TIAI	o	O	o	O
2	Climate Action	Maharashtra, Tamil Nadu	iv	TIAE, TIAI	o	O	o	O
3	Any other projects/programs covered under Schedule VII, including COVID rehabilitation	Pan India	-	DIR, TIAI, TIAE	o	O	o	O

Abbreviation	
DIR	Directly by the company or its subsidiaries
TIAI	Through Implementation Agency Internal: Tata Group, Tata Trust, foundation or society
TIAE	Through Implementation Agency External: NGOs, Skill Development Agency, Other Resource Agencies

Notes:
1) All programs will be in project mode and payments will be milestone based. Payments will be released based on receipt of fund utilization certificates duly certified by the appropriate/competent authority. In addition, periodic reports will be sent for monitoring purposes.
2) Impact assessment for the projects undertaken will be conducted as deemed necessary by the CSR Team or as may be required under the Companies Act, 2013 and the Rules framed thereunder.



Tata Capital Housing Finance Limited
List of CSR Projects and Programs FY 2020-21 as per Schedule VII of the
Companies Act 2013, India

CSR Policy Annexure

Sr. No.	CSR Project	Location	Ref of. Schedule VII	Implementation Modality	Implementation and Monitoring Schedule			
					Q1	Q2	Q3	Q4
1	Education - Creches	Maharashtra	ii	TIAE			o	o
2	Education – Samskrita Bharati Trust	Tamil Nadu	ii	TIAE			o	o
3	Health - Aarogyatara	Pan India	i	TIAE			o	o
4	Health - Cancer CELL (Care and Elixir for Life and Living)	Pan India	i	TIAE, TIAI			o	o
5	JalAadhar, Watershed Management	Maharashtra, Tamil Nadu	iv	TIAE			o	o
6	The Green Switch, Renewable Energy	Maharashtra	iv	TIAE			o	o
7	Clean Drinking Water	Pan India	iv	TIAE			o	o
8	Any other projects/programs covered under Schedule VII, including COVID rehabilitation	Pan India	-	DIR, TIAI, TIAE	In case of occurrence			

Abbreviation	
DIR	Directly by the company or its subsidiaries
TIAI	Through Implementation Agency Internal: Tata Group, Tata Trust, foundation or society
TIAE	Through Implementation Agency External: NGOs, Skill Development Agency, Other Resource Agencies