

Tata Capital Financial Services Limited - CSR Policy

Vision: We will ensure sustainability by doing what is right, through the adoption of sustainable business practices, employee policies and technologies.

Purpose: We endeavor to protect the interests of all our stakeholders and contribute to society at large, by making a measurable and positive difference through the four causes we support viz.:

- i. Livelihood & Employability
- ii. Health
- iii. Education
- iv. Environment

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, programmes 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. **Art and Culture:** Projects and programs that will support the promotion of Indian classical music.
2. **Education:**
 - a) Supporting projects and programs for the education and holistic development of children from rural and affirmative action communities – through the cluster development model
 - b) Supporting projects and programs for the education and holistic development of children from weaker sections of society
 - c) Infrastructure development of schools under our projects and programs
 - d) Financial Literacy: Supporting a project that increases financial literacy awareness of students in urban and semi-urban schools. Creating and implementing a financial literacy and awareness generation program for farmers.
3. **Sports:** Project to support a sports academy promoting a national sport
4. **Health:**
 - a) Supporting projects and programs aimed at supporting differently abled children
 - b) Projects and programs benefitting pediatric and cancer patients
5. **Employability:** Projects and programs aimed at skilling and employment of underprivileged youth from the affirmative action community and weaker sections of society
6. **Entrepreneurship:** Projects and programs aimed at enhancing livelihood for grass root level organizations



7. **Environment:** Ensuring Environmental Sustainability through
 - a) Projects and programs to map and cap the carbon footprint of Tata Capital and all its subsidiaries
 - b) Projects and programs aimed at promoting the usage of renewable energy
 - c) Projects and programs aimed at protection of flora and fauna
 - d) Projects and programs aimed at promoting green practices
8. **Volunteering:** Projects and programs aimed at promoting employee volunteering in the selected focus areas
9. **Disaster Relief:** Contributions towards disaster relief and rehabilitation through appropriate agencies
10. **Tata Group Efforts:** Collaborate and contribute with the Tata Group relating to projects or programs aligned with our focus areas
11. 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 children, youth and affirmative action communities.

Implementing mechanism: We will implement our projects through specialized organizations in partnership with our CSR team.

Monitoring mechanism: Primary monitoring through partner organizations and overall monitoring and reviews through the CSR team, CSR & Affirmative Action Executive Committee and CSR Committee of the Board.

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



Tata Capital Financial Services Limited
List of CSR Projects and Programs FY 2019-20 as per Schedule VII of the
Companies Act 2013, India

CSR Policy Annexure

Sr. No	CSR Project	Location	Reference of Schedule VII	Implementation Modality	Implementation and Monitoring Schedule			
					Q1	Q2	Q3	Q4
1	Cluster Development	Maharashtra (Vikramgad & Sudhagad) and West Bengal (Jalpaiguri)	ii	TIAE	o	o	o	o
2	Tata Capital Pankh Scholars	Pan India	ii	DIR, TIAE	o	o	o	o
3	DhanGyan	Pan India	ii	DIR, TIAI, TIAE, BP	o	o	o	o
4	MARG	Pan India	ii	TIAE			o	o
5	ProAspire – Skill Development	Pan India	ii	TIAE, TIAI		o	o	o
6	Healthcare – Cancer Care	Pan India	i	TIAI, TIAE	o	o	o	o
7	Healthcare – Eye care	Pan India	i	TIAI, TIAE	o	o	o	o
8	Music	Pan India	v	TIAE	o	o	o	o
9	Sports	Pan India	vii	TIAE	o	o	o	o
10	Any other projects/programs covered under Schedule VII	Pan India	-	DIR, TIAI, TIAE, BP	In case of occurrence			
11	Provision for contingency	Pan India	i-x	DIR, TIAI, TIAE, BP	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
BP	Business Partners: Dealers, Vendors, Service Providers