

Tata Capital Housing Finance Limited - Corporate Social Responsibility 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. Education:

- a) Supporting projects and programs for the education and holistic development of children from affirmative action communities and rural areas
- 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

2. Employability: Projects and programs aimed at skilling and employment of differently-abled youth, youth from the affirmative action communities and youth from weaker sections of society.

3. Entrepreneurship: Projects and programs aimed at creating successful business enterprises for affirmative action communities and weaker sections of society.

4. Environment: Protecting bio-diversity in selected regions.

5. Disaster Relief: Contributions towards disaster relief and rehabilitation through appropriate agencies.

6. **Tata Group Efforts:** Collaborate and contribute with the Tata Group relating to projects or programs aligned with our focus areas.

7. 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.

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.



Tata Capital Housing Finance Limited
List of CSR Projects and Programs FY18-19 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	Mumbai Mobile Crèches	Mumbai	ii	TIAE	o	o	o	o
2	ProAspire – Skill Development	Pan India	ii	TIAE		o	o	o
3	Cancer CELL (Care and Elixir for Life and Living)	Pan India	i	TIAE, TIAI	o	o	o	o
4	Aspire to Enterprise - Entrepreneurship	Pan India	ii	TIAE		o	o	o
5	JalAadhar, Watershed Management	Maharashtra, Tamil Nadu	iv	TIAE	o	o	o	o
6	The Green Switch, Renewable Energy	Maharashtra / Jharkhand / Rajasthan	iv	TIAE			o	o
7	Clean Drinking Water	Pan India	iv	TIAE		o	o	o
8	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