



Tata Capital 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

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, including financial literacy
2. **Health:** Provide healthcare facilities and support to improve the quality of life
3. **Skill Development:** Provide skill training along with life skills and placement support to youth or provide skills to budding entrepreneurs and to support them to be successful entrepreneurs
4. **Climate Action:** Ensuring environmental sustainability through projects and programs aimed at promoting, protecting and/or enhancing renewable energy, water security, biodiversity and green practices
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. Any other project or program that falls under the purview of Schedule VII of Section 135 of the Companies Act, 2013, as amended from time to time.

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, as amended from time to time.

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.

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, atleast one would be an Independent Director.



Tata Capital Limited
List of CSR Projects and Programs FY 2021-22 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	Skill Development	Pan India	ii	TIAE, TIAI	√	√	√	√
2	Healthcare	Pan India	i	TIAI, TIAE	√	√	√	√
3	Any other projects / programs as 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

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.