Corporate Social Responsibility (CSR) Policy

Owned by: Corporate Social Responsibility and Sustainability

Version no. 5.0
Release Date: 10th May 2017

Version History

<table>
<thead>
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<th>Release Date</th>
<th>Version</th>
<th>Revision Description</th>
<th>Approved By</th>
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<td>04/12/2008</td>
<td>1.0</td>
<td>Initial version</td>
<td>Board</td>
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<td>28/03/2011</td>
<td>1.1</td>
<td>Changes to align with changing practices</td>
<td>Board</td>
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<td>25/08/2011</td>
<td>1.2</td>
<td>No change</td>
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<td>09/08/2012</td>
<td>1.3</td>
<td>No change</td>
<td>Board</td>
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<td>29/07/2013</td>
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<td>09/05/2014</td>
<td>2.0</td>
<td>Changes as mandated by Companies Act, 2013</td>
<td>CSR Committee and Board</td>
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<tr>
<td>13/08/2014</td>
<td>2.1</td>
<td>Minor change w.r.t. focus areas of the policy</td>
<td>CSR Committee and Board</td>
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<td>14/05/2015</td>
<td>3.0</td>
<td>Revised policy and projects for FY 2015-16</td>
<td>CSR Committee and Board</td>
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<td>11/08/2015</td>
<td>3.1</td>
<td>No change</td>
<td>CSR Committee and Board</td>
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<td>09/05/2016</td>
<td>4.0</td>
<td>Revised policy and projects for FY 2016-17</td>
<td>CSR Committee and Board</td>
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<td>10/05/2017</td>
<td>5.0</td>
<td>Revised policy and projects for FY 2017-18</td>
<td>CSR Committee and Board</td>
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Corporate Social Responsibility (CSR) Policy

Background

On 27th February 2014, the Ministry of Corporate Affairs notified Section 135 and Schedule VII of the Companies Act 2013 (hereby referred to as the ‘Act’) as well as the provisions of the Companies (Corporate Social Responsibility Policy) Rules, 2014, to come into effect from 1st April 2014.

With effect from 1st April 2014, any company, private limited or public limited, which either has a net worth of ₹ 500 crore or more; or a turnover of ₹ 1,000 crore or more; or net profit of ₹ 5 crore or more in any financial year, needs to spend at least 2% of its average net profit for the immediately preceding three financial years on corporate social responsibility activities (for the purpose of calculating 2% of average net profits, net profits to exclude dividends received from other companies complying with provisions of section 135 of the Act).

The CSR activities must be with respect to any of the activities mentioned in Schedule VII of the Act. As per the Act and the Rules an eligible company is required to formulate a CSR Policy and upload the same on the company’s website.

To formulate and monitor the CSR policy of a company, a CSR Committee of the Board has been constituted. Section 135 of the Act requires the CSR Committee to consist of at least three directors, including an independent director.
Purpose
This Policy provides guidance relating to Corporate Social Responsibility to ensure that the Company operates on a consistent and compliant basis.

CSR Policy
Canara HSBC Oriental Bank of Commerce Life Insurance Company, hereby referred to as the 'Company', is committed to give back to the community it operates in, including caring for the environment. The Company aims to minimise the impact of its business on the environment and have a positive effect on society by implementing projects as per its focus areas, in line with activities defined by the Act. The Company also seeks to further these objectives through trusts, societies and companies who embrace these objectives. It aims to use natural resources responsibly, work with community projects and encourage and educate its employees in these goals. The Company will also continue to assess the environmental and ethical impact of the business and work towards formalising guidelines to reduce any undesirable effects.

Focus areas and philosophy
The Company will channel its CSR efforts towards education, environment and sanitation as mentioned in Schedule VII of the Act:

- Promoting education, including special education, consumer education and awareness, employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects
- Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water
- Eradicating hunger, poverty and malnutrition, promoting preventive health care and sanitation and making available safe drinking water

1. Constitution and functioning of CSR Committee

The Board of the Company will be responsible for (i) approving CSR policy and disclose its contents in Directors' Report and on the company's website, (ii) ensure that activities are undertaken as per the CSR policy (iii) ensure that company spends at least 2% of the average net profit during the three immediately preceding financial years on CSR activities.

The responsibilities of the CSR Committee include:

i) To formulate and recommend the CSR policy to the Board which shall indicate the activities to be undertaken by the Company as specified in Schedule VII
ii) To recommend the amount of expenditure to be incurred
iii) To execute the CSR Policy that recommends CSR activities, the amount of expenditure to be incurred on the activities referred to and monitor CSR spends
iv) To monitor CSR activities through a transparent monitoring mechanism for implementation of the CSR projects or programmes or activities undertaken by the Company
v) To periodically monitor the implementation of the CSR policy.
2. **Budget and Expenditure**

The Company shall spend a minimum 2% of the average net profit during the three immediately preceding financial years on CSR activities.

Based on recommendation of CSR Committee, the Board has approved an amount of ₹ - 2.29 crores in FY 2017-18 as CSR spend for CSR activities of the Company.

Subject to provisions of sub-section (5) of Section 135 of the Act, the Company can undertake CSR activities itself or through outside trusts, societies or companies only in India, provided that these have at least 3 years of track record of undertaking such activities. It will be ensured that the Board of Directors and the CSR Committee members will not have any direct interest in the said entity. The Company may also collaborate or pool resources with other companies to undertake CSR activities and any expenditure incurred on such collaborative efforts would qualify for computing the CSR spends provided that the CSR Committees of the respective companies are in a position to report separately on such projects or programmes in accordance with these rules.

The Company post deliberation has decided that contribution to any single trust, society or company shall not exceed ₹ 15 lacs for a financial year and due diligence of the trust, society or company will be carried out by the Company.

Although, there is a cap of ₹ 15 lacs in terms of contribution to a single trust, society or company, in a financial year, the Board is authorized to assess projects/ initiatives (on a case to case basis) and approve expenditure above ₹ 15 lacs for a single trust, society or company in a financial year, with a cap of ₹ 20 lacs.

The Company may build CSR capacity through its own employees or through any implementation agency. However, the total expenditure should not exceed 5% of the total CSR expenditure in that year.

The Company shall give preference to the local area and areas around it where it operates, for spending the amount earmarked for corporate social responsibility. This will include locations where the Company has its head office, hubs and bank branches of the distributors.

CSR expenditure shall include all expenditure including contribution to corpus for projects or programmes relating to CSR activities approved by the Board on the recommendation of its CSR Committee which fall within the purview of Schedule VII of the Act.

CSR expenditure will exclude those:

i) incurred in the normal course of business

ii) incurred for benefit of employees or their families

iii) direct or indirect contribution to political party/ group or person

iv) direct or indirect contribution to religious association/ organisation/ outfit or person

As part of its voluntary CSR initiatives, the Company may also provide support for relief and rehabilitation during natural disasters. The support amount will be decided on a case to case basis and will be over and above the approved CSR budget.
Any contribution to bonafide charitable and other funds will be outside the purview of CSR Policy and will be governed by the provisions of the Companies Act, 2013.

In case any amount is left unspent, the Director’s Report will specify the reasons for the same.

3. **Community Investment/CSR Initiatives - Request for Proposal, Due Diligence and Disbursement of Funds**

The CSR initiatives/community investment shall be undertaken by the Company as per its stated CSR Policy, as projects or programmes (either new or ongoing).

Community investments should bring a lasting benefit to local communities, motivate staff through opportunities for direct involvement wherever possible, and as per the focus areas, promote education, environmental sustainability and sanitation.

**CSR Review Committee**

There is a management level CSR Review Committee comprising of four Direct Reports of the CEO (nominated by him), which meets as per requirement.

The key responsibilities of the CSR Review Committee include:
- review the projects and the CSR Policy for each financial year before they are presented to the CSR Committee and the Board.
- provide regular guidance and support.

**Approach and Process**

Decisions and approvals by the CSR Review Committee and the CSR Committee of the Board over disbursement of community investment funding/support are subject to the following checks. All CSR projects* should:
- Reflect the key themes of education, sanitation and environmental support
- Ensure due diligence is completed for the trust/society/company including a field visit by the Company staff wherever possible
- Be based on an evaluation of the proposal which should have clear objectives and some measurable impact
- Allow for staff engagement through volunteering where possible or appropriate

Once approved, the CSR Committee will submit the recommendations to the Board of Directors for approval.

On approval by the Board, the amount will be disbursed for direct implementation by the Company as per the procurement process to the trust/society/company as agreed with them and as per the CSR spend authorization matrix (Annexure II).

* Projects details mentioned in Annexure I
4. Monitoring

The CSR Committee is responsible to monitor progress and impact of CSR activities, projects and programmes undertaken. It will ensure a transparent monitoring process. Projects will be monitored through:

- Quarterly/ half yearly/ annual progress report (whichever are applicable as per the MoU)
- Fund utilization/ expense report/ certificate (as per the MoU)
- Field visits by members of the CSR Committee, employees and by the CSR Team
- Employee volunteering initiatives; wherever possible.

5. Reporting

i) The Board of Directors of the Company shall, after taking into account the recommendations of CSR Committee, approve the CSR Policy for the Company and disclose contents of such policy in its report and the same shall be displayed on the Company’s website as per the particulars specified in Annexure III

ii) The Board’s Report of the Company shall include an annual report on CSR containing particulars specified in Annexure III

6. Declaration

The Company confirms that any profit arising out of CSR projects or programmes or activities shall not be included in business profits.

7. CSR Team and Employee Engagement

Corporate Social Responsibility and Sustainability team, will be responsible for CSR at the Company.

No employee will carry out any CSR activity in the name of the Company.

As much as possible, volunteering will be an important component of all CSR initiatives. Volunteering will be encouraged under the theme ‘Partners in Progress’ for all CSR activities of the Company as engaging employees in community investment programmes is an opportunity to sensitize them and increase camaraderie and bonding among them. Volunteering also ensures that the investments are maximized as colleagues are present to monitor progress and can check that funds are used for the purpose for which they have been given.
# CSR Activities for FY - FY 2017-18

The Company proposes to implement the following projects under CSR for FY 2017-18.

## A. CSR Projects with Trusts/Societies/Companies

<table>
<thead>
<tr>
<th>S. No</th>
<th>Trust/Society / Company Name</th>
<th>Project/Activity Name</th>
<th>Location</th>
<th>Project/Activity Brief</th>
<th>Project Period</th>
<th>Total Expenditure (₹)</th>
<th>Deliverables/Outcome/Impact</th>
<th>Reporting frequency (to be captured in the MoU)</th>
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</table>
| 1.    | WWF-India (Trust)            | Madhuvan              | Sundarbans Biosphere Reserve (Lothian Wildlife Sanctuary, Jambudwip and Bakhali island) West Bengal | Securing the livelihood of honey collection for the traditional honey collectors through feasibility assessment of introducing apiary boxes in the Sundarbans for honey production instead of collecting wild honey from the forests and risking exposure to wild animals | 1st August, 2017 to 31st July 2018               | 15,00,000             | 1. Definite quantitative and qualitative estimation of pollens in honey samples to understand pollination ecology  
2. Initial carrying capacity report to facilitate forest management decision to allow honey collectors to place boxes  
3. Educate and increase awareness of traditional honey collectors to adopt apiary as an alternative livelihood option through long engagement activities  
4. Workshops with the Forest Department and Joint Forest Management Committees to facilitate establishing bottling units at strategic locations around 46 forest fringe villages  
5. Market linkages - Engage with                                                                                                                                                                                                 | 2 progress reports by 2nd week of December 2017 and 2nd week of April 2018  
Final impact report by 3rd week of August 2018  
Financial report by mid-January 2018  
Fund utilization certificate for the complete amount by 2nd week of August 2018 |
<table>
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<tr>
<th></th>
<th>Nehru Foundation for Development – Centre for Environment Education (Society)</th>
<th>Jal Dhara Se Jeevan Dhara</th>
<th>Solapur, Maharashtra</th>
<th>The next phase proposed is to work towards community led, integrated approaches, and initiatives ensuring improved freshwater availability, water harvesting, appropriately complemented with sustainable livelihoods, market access and inclusive financial growth</th>
<th>11&lt;sup&gt;th&lt;/sup&gt; October 2017 to 31&lt;sup&gt;st&lt;/sup&gt; March 2018</th>
<th>7,00,000</th>
<th>1. Institutional strengthening of the community 2. Vegetative strengthening of dam weirs 3. Capacity building of Water Management Committee/s 4. Horticulture demonstration plots of lemon and moringa 5. Construction of 2 water tanks and water connection in 1 village 6. Entrepreneurs hip via pickles production – 1 unit</th>
<th>Two progress reports in January and April 2018 1 impact report in April 2018 Two financial reports in January and April 2018 1 annual/ complete fund utilization report / certificate in April 2018</th>
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<tr>
<td>2.</td>
<td>Project Jal Jeevan-Arohan (phase 2)</td>
<td>Jaipur (Phagi), Rajasthan</td>
<td>Use of natural resources for setting up biogas plants, solar cookers, mobile charging units that would encourage entrepreneurship promote</td>
<td>1&lt;sup&gt;st&lt;/sup&gt; May 2017 to 30&lt;sup&gt;th&lt;/sup&gt; April 2018</td>
<td>18,00,000</td>
<td>1. Set up 4 biogas plants in the identified locations 2. Set up 6 fixed type solar cookers in 6 houses 3. Set up 1 solar mobile</td>
<td>Report 1 – 2 months after project sanction – in June 2017 Report 2 – midyear report Report 1 – Midyear report (Month 6) – By October 2017 Report 2 – Project completion report – By 15&lt;sup&gt;th&lt;/sup&gt; May 2018</td>
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4. **Society - SOS Children's Villages of India (Society)**

**Utkarsh Chennai**

The project will support the education of 51 orphan and vulnerable children residing in SOS Village.

The project will focus on child development including individual child's growth, learning and development from early years to adulthood in a caring family environment.

Education will be provided in the following manner:

- **Formal education:** the child has access to pre-primary, primary, secondary and vocational education
- **Non-formal education:** the child has

<table>
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<tr>
<th>Month</th>
<th>Activity/Progress reports</th>
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| April - September 2017 | i) Bi-annual activity/pr
| | gress reports |
| October 2017 | ii) Bi-annual finance reports |
| October 2017 - March 2018 | iii) Annual fund utilization certificate |

11,00,000

100% enrolment of the supported children in age appropriate education

**Bi-annual activity/pr$$\begin{array}{c}
\text{progress reports} \\
\text{i) April - September 2017} \\
\text{in October 2017 and} \\
\text{ii) October 2017 - March 2018 in April 2018} \\
\text{iii) Final impact report by last week April 2018} \\
\text{Bi-annual finance reports} \\
\text{i) April - September 2017 in October 2017 and} \\
\text{ii) October 2017 - March 2018 in April 2018} \\
\text{iii) Annual fund utilization certificate by last week of April 2018}
\end{array}$$
**Informal education:** The child has access to play, social networks and stimulating situations which enable her/him to build her/his values, beliefs, attitudes, everyday skills and knowledge.

<table>
<thead>
<tr>
<th>5.</th>
<th><strong>Butterflies (Society)</strong></th>
<th><strong>Asha Delhi (slum areas)</strong></th>
<th><strong>Delhi</strong></th>
<th><strong>Educating &amp; empowering vulnerable children through mobile schools</strong></th>
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<tr>
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<td></td>
<td>Through this initiative, Butterflies intends to reach out to vulnerable children who are out of school in 4 slum areas of Delhi (Okhla Mandi, Kashmri Gate, Sadar Bazar and Chandni Chowk) and mainstream them in formal schools, enhance their life skills, build capacities of parents and community awareness for protecting and</td>
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<td><strong>1</strong>&lt;sup&gt;st&lt;/sup&gt; April 2017 to 31&lt;sup&gt;st&lt;/sup&gt; March 2018</td>
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<td></td>
<td><strong>8,50,000</strong></td>
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<td></td>
<td><strong>1.</strong> Aim to provide education support to approx 400 children through mobile school and other methods, career guidance; the project will also cover recreational and life skills, computer education, community awareness meetings and activities</td>
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<td><strong>2.</strong> Impact: Target is to mainstream all children (beneficiaries) from these locations. Involvement of parents in SMCs (School Management Committees) would help children to continue their education and bring improvement in</td>
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<td><strong>2 six-monthly project progress reports- by October 2017 and in the week of April 2018</strong></td>
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<td><strong>1 final impact report- At the completion of the program for FY 2017-18 by April 2018</strong></td>
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<td><strong>2 six-monthly finance reports as against the period-wise support budget- By October 2017 and April 2018</strong></td>
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<td></td>
<td>One finance report (final budget utilization as against the support budget) by April 2018</td>
</tr>
<tr>
<td>No.</td>
<td>Organization Name</td>
<td>Location</td>
<td>Description</td>
<td>Target</td>
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<tr>
<td>6.</td>
<td>Amba Foundation (Society)</td>
<td>Ujjwal Bhawishya East Delhi (Slum area)</td>
<td>Education and vocational training for self reliance To provide Non Formal Education (NFE) and vocational training in computers and beauty parlour management to vulnerable children and youth/ women from marginalized sections of the society Conduct adult literacy for women from the same community Organise health and nutrition camps</td>
<td>1st April 2017 to 31st March 2018</td>
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<tr>
<td>7.</td>
<td>Aide et Action (Company)</td>
<td>Saakaar Ganjam (Brahmapur) Odisha</td>
<td>Providing employability training to under privileged youth to lead them towards self reliance.</td>
<td>10th May 2017 to 10th March 2018</td>
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<tr>
<td>#</td>
<td>Organization</td>
<td>Location</td>
<td>Objective/Activities</td>
<td>Dates or Periods</td>
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<tr>
<td>8.</td>
<td>Navjyoti India Foundation (Society)</td>
<td>Gurgaon, Haryana (Rural areas)</td>
<td>To promote employment oriented skills upgradation training to the adolescent girls and women from the community. To provide awareness on social issues to adolescent girls and women. To encourage self-employment by providing related training on entrepreneurship and exposure visits and liaison with the trained institutes, export houses and other avenues in order to strengthen placement opportunities for the trained girls and women.</td>
<td>10th May 2017 to 15th March 2018</td>
</tr>
<tr>
<td>9.</td>
<td>Smile Foundation (Trust)</td>
<td>Mumbai, Maharashtra</td>
<td>Training urban youth with a focus on women from economically backward sections of the society with market-oriented employability skills such as English, basic computer, personality development.</td>
<td>1st April 2017 to 31st March 2018</td>
</tr>
</tbody>
</table>
### 10. Krishi Avam Paristhitiki Vikas Sansthan (KRAPAVIS) (Society)

**Project Mahila Ajivika**

- **Alwar (Rural areas)**
- **Empowering women from socially/economically backward and rural communities through vocational skills – i) tailoring & embroidery ii) beauty skills training and parlour management**
- **Imparting self - employment skills for self-reliance among these women**

- **Output - Imparting skills for better employability and self-reliance for the beneficiaries to become contributing members of their families and have a better standard of living**

- **One summarized impact report (Project completion report – summary on number of beneficiaries trained, placed and socio-economic impact) in April 2018**

- **1 Fund Utilization Certificate in April 2018**

**Details:**

- **15<sup>th</sup> April 2017 to 15<sup>th</sup> February 2018**
- **9,00,000**
- **Developed skills of 60 women from the socially/economically backward and rural communities through vocational skills in tailoring & embroidery and beauty skills training and parlour management (30 beneficiaries in each course – 20 in the main centre and 10 in the satellite centre)**

The beneficiaries can start their own tailoring shop individually or in group and/or placed with different tailoring shops, for earning their livelihood/supplement family income and lead a better life.

**Approved:**

- **1 Finance reports in by September 2017 and by January 2018**
- **1 Final impact report (final detailed narrative report at the end of the project) in January 2018**

**Project Report and statement of completion for Financial Report/Fund utilization certificate against the support**

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### 11. Canara Bank Centenary Rural Development Trust (Trust)

**Pragati**

- **Chikkaballapur, Karnataka**
- **Maleswaram, Bangalore, Karnataka**
- **Provide vocational training (dress designing, computer hardware)**

- **Project Report and statement of completion for Financial Report/Fund utilization certificate against the support**

**Details:**

- **10<sup>th</sup> May 2017 to 10<sup>th</sup> January 2018 for Dress Designing**
- **14,40,000**
- **1, 50 girls/women to be trained in dress designing in Chikkaballapur, Karnataka**
| Promoted by Canara Bank | Karaikudi in Tamil Nadu and / or Karkala in Karnataka | and artisan training) to approximately 96 beneficiaries from rural areas / economically weaker sections of the society | and Computer Hardware Training Artisan training to start by 1st June 2017 and continue for around 1.5 years till 31st December 2018 by which the reports to be submitted | 2.40 beneficiaries to receive computer hardware training in Malleswaram, Bangalore, Karnataka
3.6 beneficiaries to receive artisan training in Karkala in Karnataka |
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<td></td>
<td></td>
<td>Provide vocational training to 275 (approx) beneficiaries from rural areas / economically weaker sections of the society in Chomu-Balekhan near Jaipur in Rajasthan Ratol Bet in Firozepur in Punjab and Dehradun in Uttarakhand</td>
<td></td>
<td>Project Report (including a statement of completion) to be submitted by February 2018</td>
</tr>
</tbody>
</table>
| 13. Parampara (Society) | Sanskriti Puri, Odisha | Skill and vocational training in traditional art of Odisha | 15th April 2017 to 15th March 2018 | 13,38,000
| | | Vocational skill training in art will be provided to 30 beneficiaries in heritage village of Raghurajpur and neighboring village/s like Batagona
-15 beneficiaries will be trained in pattachitra
-15 beneficiaries will be trained in palm leaf engraving and painting
Apart from this, they will be provided guidance and training on | | Progress report - 3-4 months after commencement of the project
i) August – September 2017 and ii) by January 2018
One (1) Final impact report by February 2018 | 2 finance reports – in i. August - September 2017 and ii. by January 2018
One finance report (final budget utilization as against the support budget) – latest by 10th February 2018 |
|   | 14. Haritika (Society) | Utthan, Chattarpur, Madhya Pradesh | The project focuses on environment and livelihood improvement of poor, small & marginal farmers via agro-forestry, agricultural interventions, through the establishment of their own business institution for continuous professional, backward & forward linkages support | 10th May 2017 to 9th May 2018 | 5,80,000 | 1. Agriculture interventions for environment sustainability and improved productivity and enhanced family incomes by INR 8000-10000/annum for 40-60% of participant farmers groups and enhanced food sufficiency through crop intensification of Soyabean, Peas, Groundnut, Gram, Jowar and diversification into pulses and commercial vegetable farming  
2. Protected irrigation through harvested rain water to of cropland in Kharif season and cropland in Rabi Season  
3. Enhanced production of cereals by 100% with the intervened families  
4. Multi-cropping and Agro- Horticulture / Agro- forestry and Afforestation activities including long-tenure plantation of fruit trees  
5. Change in cropping pattern from food crop to cash crop is increased. These also include diversification into vegetable cultivation, | 2 project reports in November 2017 & May 2018  
Final impact report by / in May 2018  
Fund utilization certificate in May 2018 |
<table>
<thead>
<tr>
<th>S. No</th>
<th>Project/Activity Name</th>
<th>Location</th>
<th>Project/Activity Brief</th>
<th>Project Period</th>
<th>Total Expenditure (`)</th>
<th>Deliverables/Outcome/Impact</th>
<th>Reporting frequency (to be captured in the MoU)</th>
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<tr>
<td>15</td>
<td>Centum Foundation (Society)</td>
<td>Sapney Delhi</td>
<td>The project is aimed at providing vocational skilling to deaf individuals of domains suitable to their education and aspiration</td>
<td>15&lt;sup&gt;th&lt;/sup&gt; May to 15&lt;sup&gt;th&lt;/sup&gt; December 2017</td>
<td>11,00,000</td>
<td>Provide 50 deaf individuals, who are college or school dropouts would be trained on domains like BPO/Hospitality and made employable</td>
<td>2 project reports in September and December 2017 One finance report (final budget utilization as against the support budget) in December 2017</td>
</tr>
<tr>
<td>16</td>
<td>Paralympics Committee Of India - Society</td>
<td>Vijeyta Faridabad, Haryana Ropar &amp; Hosiarpur, Punjab</td>
<td>Imparting training to selected talented budding Para Athletes through continuous specialized coaching and through the provision of the necessary Sporting Equipments, Athlete Grants and competitive exposure at the National/International platforms will improve the performance of the athletes. Some para sports persons may take job of sports trainers / fitness experts later</td>
<td>10&lt;sup&gt;th&lt;/sup&gt; May 2017 to 31&lt;sup&gt;st&lt;/sup&gt; March 2018</td>
<td>8,50,000</td>
<td>Provide training to 3 Para Athletes which increase the probability for these Para Athletes to win medal and laurels for the honor and pride of the country at the biggest Para-Sporting arenas</td>
<td>2 six-monthly project progress reports- By September 2017 and April 2018 One finance report (final budget utilization as against the support budget) by April 2018</td>
</tr>
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B. To be implemented by the Company
<table>
<thead>
<tr>
<th></th>
<th>Samarth</th>
<th>Areas/locations to be assessed at the time of implementation - to be launched at multiple locations in the country</th>
<th>To create awareness on financial products amongst the consumers at large in order to help them take informed financial decisions</th>
<th>1st July 2017 to 31st March 2018</th>
<th>39,00,000</th>
<th>Consumer education through a multi-channel engagement</th>
<th>One project completion report</th>
<th>One finance budget utilization report</th>
</tr>
</thead>
<tbody>
<tr>
<td>C. Administrative expenditure/project overheads (maximum 5% per project; as applicable)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>₹ 6,00,000</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Total (A + B + C)</td>
<td></td>
<td>₹ 2,29,00,000</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

* A maximum of 10% re-appropriation may be allowed in the project heads by CSR department due to exigencies and also as it extremely difficult to predict the exact amount** Mandatory taxes as applicable will be added as applicable and the actual expenditure on projects and overheads/admin expenditure in the financial year will be presented to the CSR Committee after closing *** Vocational/skill training and agreed locations may be changed by the CSR team due to any exigency or requirement and the same to be communicated to the CSR Review Committee and also to the CSR Committee of the Board in the next meeting**** Overhead amount i) can be given to beneficiaries for performing a service or producing a craft item related to their skill training or ii) can be used for capacity building and any training of beneficiaries by the Company or its vendors including financial education from overheads under project Samarth for beneficiaries of other projects
### Delegated Authority Matrix for Board Approved CSR Budget

<table>
<thead>
<tr>
<th>Value of contract</th>
<th>Authorised person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exceeding ₹ 20K but less than ₹ 5 lacs</td>
<td>DR’s DR of user function</td>
</tr>
<tr>
<td>Exceeding ₹ 5 Lacs but less than or equal to ₹ 15 Lacs</td>
<td>DR’s DR + DR of the user function</td>
</tr>
<tr>
<td>Exceeding ₹ 15Lacs but less than ₹ 25 Lacs</td>
<td>DR + CFO (in absence of CFO, the CFO may designate one of his DRs for the purpose)</td>
</tr>
<tr>
<td>Exceeding ₹ 25 Lacs and above</td>
<td>DR+ CEO</td>
</tr>
</tbody>
</table>

**Note:** Payments for the CSR projects implemented by CSR partners may be released as advance, provided that the amount for the first installment is capped at 50% of the total project support budget except for those of shareholder trusts.
1. A brief outline of the Company’s CSR Policy, including overview of projects or programs proposed to be undertaken and a reference to the web-link to the CSR Policy and projects and programmes
2. The Composition of the CSR Committee
3. Average net profit of the Company for last three financial years
4. Prescribed CSR Expenditure (two per cent of the amount as in item 3 above)
5. Details of CSR spent during the financial year
   (a) Total amount to be spent for the financial year;
   (b) Amount unspent, if any;
   (c) Manner in which the amount spent during the financial year is detailed below

<table>
<thead>
<tr>
<th>S.No</th>
<th>CSR project or activity identified</th>
<th>Sector in which the project is covered</th>
<th>Projects or programmes (1) Local area or other (2) Specify the State and District where projects or programmes was undertaken</th>
<th>Amount outlay (budget) project or programme wise</th>
<th>Amount spent on the projects or programmes Sub-heads: (1) Direct expenditure on projects or programmes (2) Overheads</th>
<th>Cumulative expenditure up to the reporting period</th>
<th>Amount spent: Direct or through implementing agency*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
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<td>2</td>
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<td>3</td>
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<td></td>
</tr>
<tr>
<td>TOTAL</td>
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<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

* Give details of the implementing agency

6. In case the company has failed to spend the two percent of the average net profit of the last three financial years or any part thereof, the Company shall provide the reasons for not spending the amount in the Board report.

7. A responsibility statement of the CSR Committee that the implementation and monitoring of CSR Policy, is in compliance with CSR objectives and Policy of the Company.

Sd/-  
(Chief Executive Officer or Managing Director or Director)  
Sd/-  
(Chairman CSR Committee)  
Sd/-  
(Person specified under clause (d) of sub-section (1) of Section 380 of the Act)