



TCI FINANCE LIMITED

Regd. Office: 1-7-293, MG Road, Secunderabad-500003,
CIN : L65910TG1973PLC031293, **Tel:** 040-71204284, 27844284,
Fax: 040-23112316, **Website:** www.tcifli.in, **Email:** investor_tcif@gati.com

CORPORATE SOCIAL RESPONSIBILITY POLICY **(CSR Policy)**

Index

- Executive Summary
- Preamble
- Objective
- TCIF CSR activities
- Scope of Activities
- Constitution of Committee of Directors
- Budget Allocation
- Volunteering
- Implementation strategy
- Collaborative working
- Monitoring and feedback
- Reporting
- Treatment of surplus
- Mapping of CSR activities as per Schedule VII of the Act
- Amedment

Executive Summary:

CSR is the process by which an organization thinks about and evolves its relationships with stakeholders for the common good, and demonstrates its commitment in this regard by adoption of appropriate business processes and strategies. Thus CSR is not charity or mere donations

Corporate initiatives falling under the CSR umbrella encompass a broad scope, including corporate funding of community activities, grants for nonprofits/NGOs, environmental sustainability programs to reduce energy and resource use, and comprehensive efforts to remake a business's entire value chain. CSR is inherently organic, as companies both respond to societal expectations and define CSR in terms of their own organizational and social motives for philanthropic giving and civic engagement. Many initiatives originate in the field or from the staff in a bottom up approach, while some are top down initiatives from executive management.

CSR is a way of conducting business, by which corporate entities visibly contribute to the social good. Socially responsible companies do not limit themselves to using resources to engage in activities that increase only their profits. They use CSR to integrate economic, environmental and social objectives with the company's operations and growth.

CSR is an integral part of our culture and constantly seeks opportunities to give back to the society and hope to make a difference to the lives of people by sharing our business success with them.

Preamble:

The new Companies Bill is a landmark in the history of Corporate India. The Bill was approved by Lok Sabha on 18.12.2012 and Rajya Sabha on 08.08.2013 and finally became a new Companies Act, 2013 on 29th August, 2013.

The Central Government notified the rules on 27.02.2014 and hereby appoints " **April 1, 2014**" as the date on which the provision of Section 135 and Schedule VII of the said Act shall come into force.

The bill is a step towards globalization and is an attempt to meet the changing environment and is progressive and futuristic duly envisaging the technological and legal developments.

The new Act has mandated the Corporate Social Responsibility to the applicable Companies.

To be in conformity with the new Companies Act, 2013 and as a step towards the transformation, a CSR policy is framed.

Objective:

The main objective of this CSR Policy is to lay down guidelines and also make CSR as one of the key business drivers for sustainable development of the environment and the society in which TCIF operates in particular and the overall development of the global community at large.

TCIF CSR Vision:

TCIF to be a socially responsible corporate by fulfilling our responsibilities as a member of the society and community, thereby creating a positive impact to the stakeholders with a concern towards the environment.

Scope of Activities:

The Scope of Activities are taken into account as per the Schedule VII of the Act. Preference to be given to the local areas of the offices of the Company. The CSR programs and activities are broadly classified under four major areas

Program	Activities
Education	<ul style="list-style-type: none"> • Adopt government schools • School Infrastructure development • Setting up computer labs • Construction of toilets for students • Sports activities development • Important School Events celebrations • Students Meritorious Awards
Community	<ul style="list-style-type: none"> • Managing Orphanages and conducting inmates health check up • Supplying of Medicines & Nutritional supplements • Regular Health checkups for Drivers & Handlers • Blood Donation Camps
Environment Sustainability	<ul style="list-style-type: none"> • Solid Waste Management • eWaste Management • Energy & Water conservation • Tree plantation • Wildlife conservation
Rural Development Projects & Others	<ul style="list-style-type: none"> • Livelihood support to weavers • Multipurpose Community Centre • Relief and Rehabilitation during natural calamities • Donations to medical research projects • Sponsorship of charitable events

Constitution of Committee of Directors

Pursuant to Section 135 of the Companies Act, 2013, the Board of Directors of the Company constituted a Corporate Social Responsibility Committee (CSR Committee) to oversee the CSR activities of the Company.

Budget Allocation

The total budget for the CSR projects will be recommended by the CSR Committee and approved by the Board as per the applicable rules, regulations of the Act as may be amended from time to time.

Volunteering

Volunteering is any activity that involves spending time, unpaid, doing something that aims to benefit the environment or someone (individuals or groups). Central to this definition is the fact that volunteering must be a choice freely made by each individual.

People choose to volunteer for a variety of reasons. For some it offers the chance to give something back to the community or make a difference to the people around them. For others it provides an opportunity to develop new skills or build on existing experience and knowledge. Regardless of the motivation, what unites them all is that they find it both challenging and rewarding.

Implementation Strategy

A CSR strategy is a road map for moving ahead on CSR issues. It sets the organization direction and scope over the long term, allowing the firm to be successful by using its resources within its unique environment to meet societal needs and fulfil stakeholder expectations.

Collaborative Working

Collaborative working - also known as joint or partnership working - covers a variety of ways that two or more organisations can work together. Options range from informal networks and alliances, through joint delivery of social projects.

Collaborative working can last for a fixed length of time or can form a permanent arrangement. What these options have in common is that they involve some sort of exchange, for mutual advantage, that ultimately benefits end users.

Monitoring & Feedback

The fundamental goal is to see that all the programs and activities are positive and running successfully. Monitoring is the only mechanism which will be done at regular intervals for its effectiveness.

The feedback from various stakeholders should be addressed in the CSR committee, who will discuss how and to what extent they can be resolved.

Reporting

Reporting is communicating with stakeholders about the organization economic, environmental, and social management and performance. It will demonstrate the company's motivation and willingness to position itself and plan for new programs.

The periodicity of reporting at TCIF will be monthly or annually. The medium to be used will be on the company's website and monthly newsletter. Social media will be also be used for proliferation and dissemination of information.

Treatment of Surpluses :

Any surplus generated from CSR projects undertaken by the Company will be tracked and channelized into the CSR corpus. These funds will be further used in development of the CSR projects and will not be added to the normal business profits.

Mapping of TCIF CSR activities as per Schedule VII of the Act

S. No	Activities Under CSR Rules
1	Eradicating hunger, poverty and malnutrition, promoting preventive health care and sanitation including contribution to the Swachh Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water
2	Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects
3	Promoting gender equality, empowering women, setting up homes and hostels for women and orphans, setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups

4	ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agro forestry, conservation of natural resources and maintaining quality of soil, air and water "including contribution to the Clean Ganga Fund setup by the Central Government for rejuvenation of river Ganga.
5	Protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional arts and handicrafts
6	measures for the benefit of armed forces veterans, war widows and their dependents
7	training to promote rural sports, nationally recognized sports, Paralympics sports and Olympic sports
8	contribution to PM's national relief fund or any other fund set up by the Central Government for socio-economic development and relief and welfare of the Scheduled Castes, the Scheduled Tribes, other backward classes, minorities and women
9	contributions or funds provided to technology incubators located within academic institution which are approved by the Central Government
10	rural development projects

AMENDMENT

The Company reserves the right to amend or modify this Policy in whole or in part, at any point of time.
