



APTUS VALUE HOUSING FINANCE INDIA LIMITED
CORPORATE SOCIAL RESPONSIBILITY (CSR) POLICY

PREAMBLE

Aptus Value Housing Finance India Ltd is a Housing Finance Company, Registered and Certified by National Housing Bank, (a subsidiary of RBI). Aptus has been formed to primarily address the housing finance needs of self employed, informal segment of customers, belonging to middle income, primarily from semi urban and rural markets. The company has 42 branches in Southern India. Aptus in Latin means 'appropriate', suitable'. We make an effort to understand the fact that every customer is unique and so is their work environment. We feel it is absolutely necessary not to treat them as homogenous group of borrowers but appreciate the individual customers and offer housing finance solutions that are appropriate and suitable in scale and ambition to them.

CORPORATE SOCIAL RESPONSIBILITY (CSR)

Aptus is a growing company and is committed towards social welfare of the common people as it caters the housing needs of self employed, informal segment of customers, belonging to middle income, primarily from semi urban and rural markets. The Company shall seek to positively impact the lives of the disadvantaged by supporting and engaging in activities that aim to improve their wellbeing.

CSR ACTIVITIES

The company shall undertake following CSR activities as listed in Schedule VII and Section 135 of the Companies Act, 2013 and the Rules framed thereunder.

- (i) eradicating hunger, poverty and malnutrition, promoting health care including preventive health care and sanitation including contribution to the Swach Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water;
- (ii) promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects;
- (iii) 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;
- (iv) 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 48[including contribution to the Clean Ganga Fund setup by the Central Government for rejuvenation of river Ganga;
 - (v) 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;
 - (vi) measure for the benefit of armed force veterans, war widows and their dependents;
 - (vii) training to promote rural sports, nationally recognized sports, Paralympic sports and Olympics sports;
 - (viii) contribution to the Prime Minister'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 Schedule Tribes, other backward classes, minorities and women;
 - (ix) Contribution to incubators funded by Central Government or State Government or any agency or Public Sector Undertaking of Central Government or State Government, and contributions to public funded Universities, Indian Institute of Technology (IITs), National Laboratories and Autonomous Bodies (established under the auspices of Indian Council of Agricultural Research (ICAR), Indian Council of Medical Research (ICMR), Council of Scientific and Industrial Research (CSIR), Department of Atomic Energy (DAE), Defence Research and Development Organisation (DRDO), Department of Biotechnology (DBT) Defence Research and Development Organisation (DRDO), Department of Science and Technology (DST), Ministry of Electronics and Information Technology) engaged in conducting research in science, technology, engineering and medicine aimed at promoting Sustainable Development Goals (SDGs);
 - (x) rural development projects.
 - (xi) slum area development.
 - (xii) disaster management, including relief, rehabilitation and reconstruction activities.
 - (xiii) Such other activities and projects covered in Schedule VII to the Companies Act, 2013 from time to time.



MODALITIES AND IMPLEMENTATION SCHEDULE FOR EXECUTION OF PROJECTS OR PROGRAMS OR CSR ACTIVITIES:

The Company will undertake its CSR activities either directly or through a Registered Trust or through a Registered Society or establish another company under Section 8 of the Companies Act, 2013 or even to collaborate with other entities.

The implementation Schedule for CSR activities will be dependent on the availability of eligible projects.

EXPENDITURE:

The Company shall endeavour to spend, in every financial year at least 2% of the average net profits of the Company made during the 3 immediately preceding financial years for CSR Policy.

For this purpose, "average net profit" shall be calculated in accordance with provisions of Section 198 of the Companies Act, 2013, after deducting there from the dividends that may be received from companies in India which are covered under and complying with the provisions of Sec 135 of the Companies Act 2013.

The Company will give preference to the local area(s) in and around our offices of the Company in India. The Company may use the CSR capacities of their own personnel in executing the CSR activities and also effectively monitoring the same but such CSR expenditure shall not exceed 5% of total CSR expenditure of the company in one financial year.

MONITORING AND REPORTING

The CSR Committee will oversee the implementation and monitoring of all CSR projects/ programmes / Activities and periodic reports shall be provided for review to the Board as and when necessary.