

Corporate Social Responsibility (CSR) Policy of Repco Home Finance Limited

Definition:

Corporate Social Responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large

Corporate Social Responsibility is strongly connected with the principles of Sustainability. An organization should make decisions based not only on financial factors, but also on the social and environmental consequences. Accordingly, it is the responsibility of Repco Home Finance Limited. to practice its corporate values through its commitment to grow in a socially and environmentally responsible way, while meeting the interests of its stakeholders.

RHFL recognizes that its business activities have wide impact on the societies in which it operates, and therefore an effective practice is required giving due consideration to the interests of its stakeholders including shareholders, customers, employees, suppliers, business partners, local communities and other organizations. The company endeavors to make CSR a key business process for sustainable development. While RHFL is responsible to continuously enhance shareholders wealth, it is also committed to its other stakeholders to conduct its business in an accountable manner that creates a sustained positive impact on the society. As a corporate entity, the company is committed towards sustainable development

Core Elements:

1. CARE FOR ALL STAKEHOLDERS:

Repco Home Finance Limited respects the interests of, and be responsive towards all stakeholders, including shareholders, employees, customers, suppliers, project affected people, society at large etc. and create value for all of them.

2. ETHICAL FUNCTIONING:

The governance systems of Repco Home Finance Limited would be underpinned by Ethics, Transparency, and Accountability. The Company will not engage in business practices that are abusive, unfair, corrupt or anti-competitive.

3. RESPECT FOR WORKERS' RIGHTS AND WELFARE:

The Company provides a workplace environment that is safe, hygienic and humane and which upholds the dignity of employees. The Company provides all employees with access to training and development of necessary skills for career advancement, on an equal and non-discriminatory basis. The Company upholds the freedom of association and the effective recognition of the right to collective bargaining of labour, have an

effective grievance redressal system, and not employ child or forced labour and provide and maintain equality of opportunities without any discrimination on any grounds in recruitment and during employment.

4. RESPECT FOR HUMAN RIGHTS:

The Company respects human rights for all and avoid complicity with human rights abuses by them or by third party.

5. RESPECT FOR ENVIRONMENT:

RHFL would take measures to check and prevent pollution; recycle, manage and reduce waste, and manage natural resources in a sustainable manner and ensure optimal use of resources like land and water, proactively respond to the challenges of climate change by adopting cleaner production methods, promoting efficient use of energy and environment friendly technologies.

6. LIST OF CSR ACTIVITIES:

- Eradicating hunger, poverty and malnutrition, promoting preventive health care and sanitation and making available safe drinking water and dwelling units for poor.
- promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects
- 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
- 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
- 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 and handicrafts
- measures for the benefit of armed forces veterans, war widows and their dependents
- training to promote rural sports, nationally recognised sports, paraolympic sports and Olympic sports
- 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 Caste, the Scheduled Tribes, other backward classes, minorities and women
- Contributions or funds provided to technology incubators located within academic institutions which are approved by the Central Government.
- rural development projects

7. BUDGET

At least 2% of average net profits of the preceding last three financial years to be spent on CSR activities every year by the Company

8. CSR COMMITTEE

1. Shri.Thomas Paul Diamond, Independent Director and Chairman of the Committee
2. Shri.V.Nadanasabapathy, Independent Director
3. Shri.G.R.Sundaravadivel, Independent Director
4. Shri.B.Anand , Non-Independent Director
5. Shri.C.Thangaraju, Non-Independent Director

**Sd/-
Managing Director**