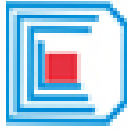


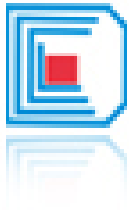


***CORPORATE SOCIAL  
RESPONSIBILITY POLICY***



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## 1. INTRODUCTION

Dar Credit & Capital Limited is incorporated as an NBFC and registered with the Reserve Bank of India ('RBI') as a Non Deposit Accepting Non-Banking Financial Institution (NBFC-ND). The Company was launched with an objective to extend finance assistance to various individuals/entities.

DCCL's corporate social responsibility is to create an inclusive, sustainable and value based entrepreneurial culture, creating employment and sustainable income to millions, thereby achieving economic prosperity and financial security.

The CSR Policy of Dar Credit & Capital Limited has been framed in accordance with Section 135 of Companies Act, 2013 and the Rules framed thereunder to achieve this objective.

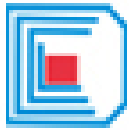
## 2. SHORT TITLE & APPLICABILITY:

This policy is titled as the 'DCCL's CSR Policy' and it shall apply to all CSR initiatives and activities taken up by the Company directly or through any implementing agency, for the benefit of the society.

## 3. CSR FOCUS AREAS:

The key purpose of this Policy is to undertake CSR related activities for promoting:

- 1) **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.**
- 2) **Education**, including **special education** and **employment enhancing vocation skills especially among children, women, elderly** and the differently abled and livelihood enhancement projects.

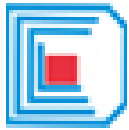


## CSR Policy

- Vocational Training for poor youth or less educated youth for making them employable in the job.
- 3) **Financially supporting the education of special need child . Special need Child are those children who are physically and in appearance normal child, but their capacity to participate and benefit from education is restricted due to enduring physical, sensory and mental health learning disabilities such as Autism, ADHD (Attention Deficit Hyperactivity Disorder) Dislexia. They are not Physically Disabled but they are differently able child.**
- Financing and supporting the educational support for the single parent child
- 4) 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 including contribution to the Clean Ganga Fund set-up by the Central Government for rejuvenation of river Ganga.
- 5) Promoting gender equality, **empowering women**, setting up homes and hostels for women and orphans; setting up old age homes, day care centers and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups.
- 6) 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 4[including contribution to the Clean Ganga Fund set-up by the Central Government for rejuvenation of river Ganga].
- 7) Other Activities covered under Schedule VII (as may be amended time to time)

## 4. SCOPE OF CSR POLICY

This Policy applies to all CSR projects undertaken by DCCL and shall aim to fulfill all the requirements of Section 135 of the Companies Act 2013. DCCL shall ensure all these activities are over and above the normal course of business and are in line with Schedule VII of the Companies Act 2013.



## **5. THE GEOGRAPHIC REACH**

The activities of the Company are not confined to a particular area only. Hence, the CSR activities of the Company shall be spread across the country and will be implemented as per the felt needs of any areas or any section of people. The CSR committee can identify the focus areas and activities, and recommend the same to the Board.

## **6. CSR BUDGET**

The total budget for the CSR projects will be decided annually in accordance with the goals and priorities of the Dar Credit & Capital Ltd. (DCCL). The company will abide by the provisions relating to the annual expenditure on CSR activities as laid down in section 135 of Companies Act, 2013 read with Companies (Corporate Social Responsibility Policy) Rules, 2014 as amended from time to time. The surplus (if any) arising out of the CSR projects or programs or activities shall not form a part of business profit of the company and shall be reinvested in the CSR activities for the Company.

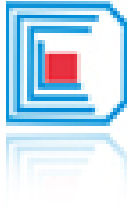
## **7. FAILURE TO SPEND THE CSR MONEY:**

If the Company fails to spend the required amount in a particular financial year, the Board should specify the reasons for not spending the amount in the Director's Report for the year and transfer the unspent amount to a Fund specified in Schedule VII, within a period of six months of the expiry of the financial year.

## **8. GOVERNANCE STRUCTURE**

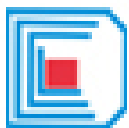
The Board shall

- ✓ Formulate a Corporate Social Responsibility Policy which shall indicate the activities to be undertaken by the company falling within the purview of the Schedule VII of the Act or such activities as may be prescribed from time to time
- ✓ Allocate budget for each of CSR activities/projects to be undertaken.
- ✓ Monitor CSR activities / projects



## *CSR Policy*

- ✓ Ensures that the CSR amount is spent
- ✓ Develop a transparent monitoring mechanism
- ✓ Oversee the systematic development of processes, procedures and guidelines for CSR so as to deliver its proposed value to the company and the targeted community
- ✓ Ensure that the CSR spends are audited in an accountable and transparent manner.
- ✓ Any other relevant matters/ issues which need to be undertaken in accordance to CSR policy.



## Monitoring

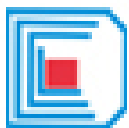
The Board will monitor the implementation and progress of the approved projects through appropriate mechanisms such as site visits, review meetings and progress reports. Mechanisms to track data and monitor projects will be established to ensure the transparency and efficiency of the implementation process. The projects will be evaluated against the milestones defined in the implementation plan of the project.

## Reporting

The company shall annually publish report on the CSR projects as a part of the Directors' report. The report will disclose information in the format as prescribed by the Section 135 of the Companies Act 2013. The format of the Report shall be the format prescribed under the CSR Rules stated hereunder:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
S. No.	CSR project or activity identified.	Sector in which the Project is covered.	Projects or programs (1) Local area or other (2)Specify the State and district where projects or programs was undertaken	Amount outlay (budget) project or programs wise	Amount spent on the projects or programs <b>Sub-heads:</b> (1) Direct expenditure on projects or program. (2)Overheads	Cumulative expenditure upto to the reporting period	Amount spent: Direct or through implementing agency

The Board that the implementation and monitoring of the CSR Policy is in compliance with the approved CSR Policy of the Company.



## *CSR Policy*

The CSR Policy on being approved by the Board shall be displayed on the website of the Company and any modifications carried out from time to time shall also be updated on the website of the Company respectively.

### **9. POLICY REVIEW AND FUTURE AMENDMENT**

The administration of the CSR Policy of the Company and the execution of identified CSR projects, programs and activities under it shall be carried out by the Board.

The Company Secretary shall submit its report to the Board, which shall monitor the CSR policy of the Company from time to time.

Further, the Board of Directors may revise/ amend this CSR Policy to bring the same in line with the guidelines or amendments issued from time to time by Government on the subject.

### **10. COLLABORATION**

It is expressly allowed under the CSR Rules that the Company may collaborate with any other Company or association formed in this regard subject to approval by the Board of Directors, to implement CSR activities.

### **11. CONTACT**

For queries related to CSR policy, please write to us at:

[chairman@dracredit.com](mailto:chairman@dracredit.com)

[co.secretary@darcredit.com](mailto:co.secretary@darcredit.com)

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