

Future Financial Services Limited
Corporate Social Responsibility (CSR) Policy

Preamble

The Ministry of Corporate affairs vide notification dated 27th February, 2014 has notified the enforceability of Sec. 135 of Companies Act (i.e. provision for CSR) and Companies (Corporate Social Responsibility Policy) Rules, 2014 w.e.f. 01.04.2014.

The existing policy is framed in line with the Guidelines on Corporate Social Responsibility for Central Public Sector Enterprises issued by the Department of Public Enterprises from time to time.

The concept and need for Corporate Social Responsibility (CSR) has gained prominence from all avenues. The Government as well as regulators has framed various guidelines pertaining to responsibilities of business as well as the mandatory Corporate Social Responsibility provisions under the Companies Act, 2013.

SHORT TITLE & APPLICABILITY

This policy, which encompasses FFSL's philosophy for delineating its responsibility as a corporate citizen and lays down the guidelines and mechanism for undertaking socially useful programs for welfare & sustainable development of the community at large, is termed as the "FFSL CSR Policy". This policy shall apply to all CSR initiatives and activities taken up at the various work-centers and locations of FFSL.

Resources Structure

The Corporate Social Responsibility Committee ('CSR Committee' Board level) is responsible to formulate and recommend to the Board the CSR Policy indicating the activities falling within the purview of Schedule VII to the Companies Act, 2013 and rule, to be undertaken by the Company. The CSR Committee will be decided by Board of Directors

Funding and Allocation:

The CSR Committee will approve the CSR budget annually on receiving the recommendations from Board. Volunteering of employees from the organization. The Company will encourage and recognize its employees for volunteering with the spirit of serving and sharing with the community. The Company shall endeavor to increase employee participation at all levels in the Organization, by encouraging employees to participate in the Company's CSR activities.

CSR Thrust Areas

The Company has identified CSR Thrust Areas for undertaking CSR Projects/ programs/ activities in India.

The actual distribution of the expenditure among these thrust areas will depend upon the local needs as may be determined by the need identification studies or discussions with local government/Grampanchayat/ NGOs. The Company shall give preference to the local area and areas around which the Company operates for CSR spending.

Thrust areas:-

- **In Health care-** our goal is to render quality health care facilities to people living in the villages and elsewhere through our Health Camps by organizing :

- ✓ Primary health care Camps
 - ✓ Preventive health through awareness programs.
 - ✓ Encompasses various parameters such as – health indicators,
- **Environment** - 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, Village cleaning, Chlorination, Water Tank cleaning ,Water Tap repair and replacement, Pest control activities, Mosquito repellent distribution , Sapling planting
Focus on improving the living and health conditions of our customer community through regular sanitation camps, pest control activities, safe water campaigns, greening activities etc.
 - **Economic** - Focus on developing the financial acumen and skills of our customers which enable them to use the financial resources provided to them in the best possible way through financial literacy and advisory camps, livelihood skills training camps etc. like CGT value adds, Video Shows, Chart Demos, Booklet Distribution, Livelihood Booklet Distribution, Livelihood Generation Demo Camps
 - **Social** - Focus on increasing the quality of life of our customer community through health and hygiene camps, livestock protection and immunization camps, education initiatives etc. Health Camps -Distribution of first aid kits, protection masks, H&H Booklet Distribution ,Veterinary camps, Free inoculations, Livestock maintenance education
 - **Others** - 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. Formation of Self Help Groups for women empowerment.
 - **In Infrastructure** - Development we endeavor to provide small and medium scale loans to set up essential services that form the foundation of sustainable development through basic infrastructure facilities Like : Housing facilities
 - Any other activities that the CSR Committee of the Company may define from time to time.

Implementation

1. The CSR Committee shall provide guidance on the allocation of the CSR budget among the thrust areas on an annual basis.
 2. CSR Projects will be undertaken based on the recommendation of the CSR Committee to the best possible extent, within the defined Thrust Areas.
 3. FSSL's support to any project will depend on the scale of the project and feasibility of the project. The FSSL CSR Committee will evaluate the project progress and impact monitoring process of CSR activities
- ✓ CSR Calendar activities will be cleared/ signed off by FSSL CSR Committee.
 - ✓ Any other donations will be cleared/ signed off by Managing Director.
 - ✓ The CSR Committee will monitor and review on a quarterly basis the progress of CSR activities undertaken/ completed.
 - ✓ In order to ensure transparency and communication with all stakeholders, the FSSL will document the details of the Company's CSR initiatives on the public domain i.e. Website of the Company.