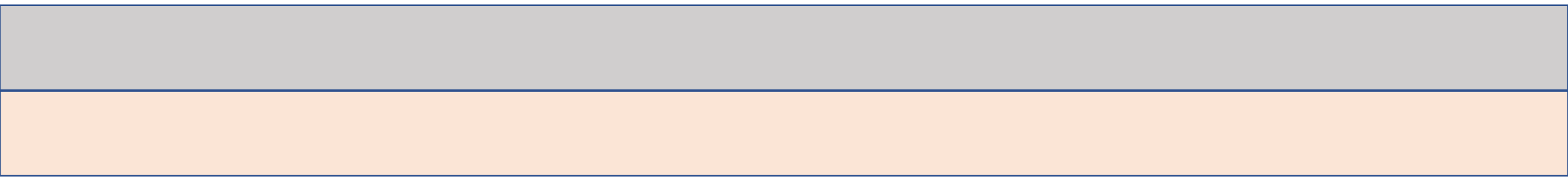




CSR ANNUAL ACTION PLAN – FY25-26



FY 2024-25 - CSR Budgets and Projects

Year	CSR Budget	Entity we partnered with	Projects undertaken	Project Brief	Overall Spend for the Year
2024-25	1,03,45,476	Smile Foundation	Skill Development (135)	Basic skill development and placement opportunities	29,41,500
		Savera	Women's Rehabilitating & Training (3050)	aim to provide women involved in prostitution with an opportunity to create a new future through sewing bags, education, health care, trauma focused cognitive behavioral therapy, job placement and rehabilitation	41,41,651
		SightSavers India	Education (86)	Children with visual impairment (blind and low vision)	32,62,325

CSR Budget Details FY 25-26

Particulars	FY 2024-25	FY 2023-24	FY 2022-23
Net profit as per Section 198	90,58,88,394	57,86,32,151	51,23,21,150.2

Average Net Profit for FY 25 CSR contribution	66,56,13,898.4
CSR @2% (amount to be spent) for FY 25-26	1,33,12,277.97
CSR @2% (amount to be spent) for FY 25-26 (rounded up)	1,33,13,000

Schedule VII of the Companies Act, 2013 (India)

1. Eradicating hunger, poverty, and malnutrition

Includes health care, preventive health care, and sanitation.

Making safe drinking water available.

Contribution to the Swachh Bharat Kosh.

2. Promoting education

Special education.

Vocational skills, especially among children, women, elderly, differently-abled.

Livelihood enhancement projects.

3. Promoting gender equality and empowering women

Setting up homes or hostels for women and orphans.

Old-age homes, day-care centers for senior citizens.

Measures to reduce inequalities faced by socially and economically backward groups.

4. Environmental sustainability

Ecological balance, protection of flora & fauna.

Animal welfare, agro-forestry.

Conservation of natural resources, maintaining soil, air and water quality.

Contribution to Clean Ganga Fund (central government fund) for Ganga rejuvenation.

5. Protection of national heritage, art and culture

Restoration of historic buildings and sites.

Promoting public libraries.

Supporting traditional arts and handicrafts.

6. Measures for armed forces veterans, war widows, and their dependents

7. Training in sports

Promoting rural sports, nationally recognized sports, Paralympic and Olympic sports.

8. Contribution to government funds

Prime Minister's National Relief Fund (PMNRF) or PM CARES Fund, or any other government fund notified for socio-economic development and welfare.

9. Supporting research & development / Incubators

Technology incubators in academic institutions (approved by central government).

R&D projects in fields like science, technology, medicine (with public-funded institutions).

10. Rural development projects

11. Slum area development

12. Disaster management – relief, rehabilitation, reconstruction.

NIWAS CSR Strategy



At Niwas Housing Finance, our CSR approach is grounded in the belief that inclusive development is a shared responsibility. We aim to create visible and measurable change by investing in **education, environmental sustainability, livelihood advancement, and community health specifically to the segment and sector served and influenced by the company.** Each initiative is carefully evaluated for long-term impact, scalability, and alignment with local needs.

By working with trusted NGOs and community organizations, we strive to create developmental programs that uplift vulnerable populations and strengthen local ecosystems. Our commitment is to support initiatives that promote dignity, opportunity, and long-term social progress.

Our CSR strategy is not just a compliance initiative—it reflects Niwas' commitment to **responsible growth, socio-economic upliftment, and sustainable development.** We will be selecting few causes from above mentioned and implement the same every year.

NGO Identification Process

1. Cause Shortlisting

Management identified priority causes aligned to Schedule VII, focusing on areas most relevant to our business.

2. Peer Benchmarking

Conducted a peer mapping exercise to assess which causes and partner NGOs are supported by comparable organisations.

3. Global Scan

We reviewed leading globally recognised NGOs, and did not find any organisations or ongoing projects that aligned with our defined causes or target impact areas.

4. Secondary Research

Performed extensive online research across Google, LinkedIn and industry networks to widen the pool of credible NGOs.

5. Primary Evaluation

Engaged with *multiple NGOs and subsequently shortlisted Seva Sahyog, as their project aligns strongly with our target segment.

6. Due Diligence

RCU checks for Seva Sahyog are currently underway

7. Additional Evaluation

We are also evaluating Sambhav for select projects and will share details once our internal screening is complete.

*

State	NGO Name	Project Focus / Cause
Maharashtra	Project Chirag	Solar power & rural electrification (homes/villages) across India; strong solar focus.
Maharashtra	Ambuja Foundation	Water harvesting/ground-water recharge & skill training for construction livelihoods.
Maharashtra	Disha Foundation	Skills and livelihood generation for migrant and construction worker communities in Maharashtra.
Tamil Nadu	PRADAN – Professional Assistance for Development Action	Skills & livelihood development.
Tamil Nadu	Door Step School	Focused on children of construction workers in urban sites (including Tamil Nadu) for non-formal education.

Due Diligence on CSR Partner Organizations

To ensure responsible deployment of CSR funds and compliance with statutory requirements, Niwas Housing Finance shall conduct a comprehensive due diligence review of shortlisted implementing partners. The assessment covers legal validity, governance standards, financial integrity, and alignment with CSR norms.

Legal & Statutory Verification

- Registration under relevant acts confirmed (including CSR-1 and 80G).
- Verification of registered office address and operational presence.

Reputational & Background Checks

- Screening for political affiliations or conflicts of interest.
- Review of any past or ongoing litigations, adverse media coverage.

Validation & Past Performance

- Validation through reference checks from previous corporate partners.



Environmental Sustainability – Solar Panel Installation

Environmental conservation is a shared responsibility, and the adoption of renewable energy plays a vital role in reducing carbon emissions and safeguarding our planet for generations to come. Through the installation of solar panels, we aim to promote the use of clean energy, reduce dependency on conventional power sources, and encourage eco-friendly practices within communities.

This initiative not only supports climate action but also contributes to long-term environmental resilience by promoting sustainable energy solutions. Through our efforts, we strive to create a positive ecological impact while inspiring communities to embrace responsible and sustainable living.

Implementation Module	Implementation Module	Monitoring and Reporting Mechanism
Through Implementing Agency (“IA”) as identified by the Management and presented before the CSR Committee and Board Approval	On or before 31 March 2026	<ul style="list-style-type: none"> • Implementing agency to provide certificate of utilisation of Funds • Quarterly visit by Niwas Team • Photos-Videos of the event

Rationale for Selecting Our CSR Focus Areas

Our CSR focus areas have been chosen through a structured evaluation of community needs, development priorities, and Niwas' long-term commitment to sustainable and inclusive growth. Each initiative contributes meaningfully to our strategic pillars of education, sustainability, livelihood enhancement, and community well-being.

- Alignment with Community Priorities:**

Solar installations fill a key gap in sustainable energy access for underserved schools, promoting renewable energy, reducing power costs, and supporting broader community goals on environmental responsibility.

- Relevance to Niwas' Stakeholder Ecosystem:**

Installing solar systems in schools within our operating geographies strengthens essential community infrastructure, builds trust, and reinforces Niwas' presence in regions aligned with our stakeholder base.

- Geographic Prioritization Linked to Business Presence:**

CSR efforts are focused on top-performing branch locations, enabling deeper community engagement and meaningful development in areas where Niwas has a strong business footprint.



Seva Kiran- Rooftop Solar Panel Installations in needy Schools- Project FY 25-26



About Seva Sahayog Foundation

“Seva Sahayog Foundation”, is a non-profit organization established in 2009, with a Vision of Bridging the gaps between the ‘haves’ and the ‘have nots’. With a strong support of Volunteer Driven and 170 employee run we have reached out to 3,67,834 beneficiaries in the last FY.

Project Objective

1. Implementing a solar panel system and computer lab directly addresses the financial and digital literacy barriers faced by underserved students, ensuring equitable access to quality education.
2. Reduce the school expenditure on high electricity bills to school adding up to the financial burden on the school.

Key Performance Indicators

1. Substantial reduction in electricity costs, reallocating funds to further educational needs.
2. Model for sustainable and cost-effective educational interventions, inspiring replication.
3. Reduction in using carbon emission (1 unit generated by coal energy produce 0.85 kg of carbon)
4. Higher rating to the school on the Shala Siddhi Framework developed by the National University of Planning Education and Administration.


Project Monitoring & Reporting

The projects Monitoring and Evaluation shall be done by SSF on Monthly basis and the following shall be considered:


Electricity bills, Reports, Feedbacks, Documents. The electricity bills shall be checked on monthly basis for average energy generation& reduction of the Bills.

Location

**Belapur, Kalyan-Badlapur & Chhatrapati Sambhaji Nagar
(Maharashtra)**

No of Beneficiaries: 
Covering 10-12 schools

Project Period:
By 31st March 2026

Budget of project: 
Rs 50,00,000

Manner of execution

- MoU signing : SSF shall Sign an Mou with the Donor
- Survey and assessment of the schools to find the suitable school
- Onboarding the school along with various documents mentioned in Proposal.
- Raising Work order to install the Solar System.
- Net Metering and DISCOM Sanction
- Inauguration and training of the responsible person for maintenance and Cleaning.
- Reporting to the Donor



Rooftop Solar Panel Installations in needy Schools- Project FY 25-26



About Sambhav Foundation

Established in 2006, Sambhav Foundation works towards empowering socio-economically marginalized communities across India through interventions in education, livelihood, healthcare, and environment. The Foundation has a pan-India presence and has partnered with several reputed corporates for CSR initiatives.

Project Objective

1. Implementing a solar panel system and computer lab directly addresses the financial and digital literacy barriers faced by underserved students, ensuring equitable access to quality education.
2. Reduce the school expenditure on high electricity bills to school adding up to the financial burden on the school.

Key Performance Indicators

- Number of schools installed with 2 KVA solar systems.
- System uptime and average energy output.
- Number of staff trained on system use and basic maintenance.
- Visible improvement in energy-saving behavior in schools.
- Timely completion of installation and reporting targets

Project Monitoring & Reporting

The projects Monitoring and Evaluation shall be done by SF on Monthly basis and the following shall be considered:
Electricity bills, Reports, Feedbacks, Documents. The electricity bills shall be checked on monthly basis for average energy generation & reduction of the Bills.

Location

Chennai & Hosur (Tamil Nadu)

No of Beneficiaries:
Covering 10 schools



Project Period:
By 31st March 2026

Budget of project:

Rs 42,73,500



Manner of execution

- MoU signing : SF shall Sign an Mou with the Donor
- Survey and assessment of the schools to find the suitable school
- Onboarding the school along with various documents mentioned in Proposal.
- Raising Work order to install the Solar System.
- Net Metering and DISCOM Sanction
- Inauguration and training of the responsible person for maintenance and Cleaning.
- Reporting to the Donor



Parametric Heat Insurance for Construction Workers- Project FY 25-26



About Jan Sahas Foundation

Jan Sahas is a community-centric organization with a vision to ensure dignity and equality for all. Its mission focuses on promoting safe migration, worker protection, and the prevention of violence against women and children. Guided by its core values - equity, dignity, transformative leadership, co-creation, and integrity.

Project Objective

1. Parametric heat insurance product in Telangana with automatic payouts triggered when temperatures exceed a predefined threshold.
2. The scheme ensures quick, transparent financial support for income loss during extreme heat, with payouts directly credited to workers' bank accounts for the period.

Key Performance Indicators

1. Registering of workers either individually through labour nakas, residential communities etc or at construction sites.
2. Primary verification and cleaning of registration data after completion of registration.
3. Sharing checked registration data with the insurer for registering insured workers for the parametric insurance.
4. Monitoring of temperature and triggers through source defined in the insurance term sheet (Eg: IMD)
5. In case of a pay-out event being triggered, verification of trigger with insurer and verification of status of pay-out. (in case for any reason transaction for a pay-out fails attempt are made to contact the worker and recollect account details for re-attempting the pay-out)

Location

Telangana

No of Beneficiaries:

4618 construction workers



Project Period:

March 2026

Budget of project:

Rs 40,39,500



Manner of execution

- MoU signing : Jan Sahas shall Sign an Mou with the Donor
- Negotiating cost from Insurance vendor
- Finalizing term sheet with Insurance vendor
- Purchasing Insurance
- Monitoring temperature and accordingly triggering Insurance
- Reporting to the Donor

Project Monitoring & Reporting

In July 2026, Jan Sahas will provide update to NHFL on the progress made on: insurer contracted, workers registered, premium is received by the beneficiary (this is applicable if the trigger occurs as per agreed terms and conditions with the insurance company)