NIWAS HOUSING FINANCE LIMITED
CORPORATE SOCIAL RESPONSIBILITY
ANNUAL ACTION PLAN - FY 2026-27

Niwas Housing Finance Limited (**the Company**) considers it a privilege to reach out to underserved and marginalized communities in India, as part of the Corporate Social Philosophy and Environment, Social and Governance initiatives.

The Company believes in stewardship, by transcending business interest and challenges relating to grappling with 'quality of life', which the underserved and marginalized communities face on an ongoing basis, and to work towards making a meaningful difference to them.

Pursuant to the provisions of Section 135 of the Companies Act, 2013 ("**the Act**") read with the Companies (Corporate Social Responsibility Policy) Rules, 2014, ("**the Rules**") as amended, Niwas Housing Finance Limited, has formulated and adopted the Corporate Social Responsibility **(CSR**) Policy, which prescribes the ground rules for undertaking CSR Projects/ Programs.

The CSR Committee of Directors (**CSR Committee**) and Board of Directors (**the Board**) at their meeting held on July 22, 2026 and July 22, 2026, respectively, reviewed and approved the allocation of a sum of Rs. 1,71,00,000/- (Rupees One crore and Seventy One lac only) for CSR Projects/ Programs to be implemented by the Company during the FY 2026-27, being the average net profits of the Company for the preceding three financial years, calculated in accordance with the Act and Rules

At the said meetings, the CSR Committee and Board also reviewed and approved the CSR Annual Action Plan of the Company, for the FY 2026-27, detailed as under:

Partners / Projects	**Thematic Area**	**Activities under Schedule VII**	**CSR Funds (In ₹)**
To be finalised	Safe Drinking Water Project in government schools of Maharashtra / Tamil Nadu	Health & Hygiene	INR 30,00,000/-
To be finalised	Eye Check up Camps to be organised for marginalised community in Maharashtra / Tamil Nadu	Health & Hygiene	INR 30,00,000/-
To be finalised	Solar Roof Top installations in government schools of Maharashtra / Tamil Nadu	Sustainability	INR 56,50,850/-
Smile Foundation	Skilling of Youth to be employable in BFSI / related sector in Maharashtra / Tamil Nadu	Education/Skill Development	INR 43,50,000/-
Overhead expenses @ 5% of CSR Budget for FY 2026-27	Finalise 3rd Party partner for Monitoring of approved CSR Projects	-	INR 8,42,150/-
Total CSR Budget for the FY 2026-27			INR 1,68,43,000/-

Monitoring, Reporting & Impact Assessment:

a) Periodic reviews & reports from implementing agency as per individuals MOU | Agreements
b) Fund Utilization reports / certificates
c) Impact Assessment, as applicable.

Review mechanism:

a) Chief Human Resource Officer (CHRO) has been appointed as the Nodal Agency for monitoring, reviewing and reporting status of CSR Projects/ Programs implemented by the Company, in terms of this AAP
b) CSR Committee/ Board shall meet periodically to review status of end-use of CSR Funds by the implementing agency for CSR Projects/ Programs, in terms of the AAP and the CSR Policy of the Company
c) CFO shall issue a certificate confirming status of end-use of CSR Funds as aforesaid
d) Appropriate disclosures shall be made by the Company, as per extant CSR norms