



UC INCLUSIVE CREDIT PRIVATE LIMITED (“UCIC”)

Corporate Social Responsibility (CSR) Policy

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1. Preamble – UCIC delivers debt capital solutions for businesses to innovate, scale and implement deep social and environmental impact.

Pursuant to the provisions of section 135 and schedule VII of Companies Act, 2013 (“the Act”) read with the Companies (Corporate Social Responsibility) Rules, 2014 (“the CSR Rules”), UC Inclusive Credit Private Limited (“the Company”) attracts the applicability of the CSR Rules .

This Policy is formulated in compliance with the requirement of the Act read along with the applicable rules thereto. The processes and clauses herein are subject to approvals and discussions at the meetings of the Board.

2. Objective

This Policy is formulated with the following objectives:

- a. Identify the “Key Focus Areas” for CSR expenditure;
- b. Formulate the modality for meeting the target of CSR expenditure;
- c. Devising treatment of various line items under CSR expenditure and surplus;
- d. Implement a transparent monitoring mechanism for CSR activities of the Company.

3. CSR Activities:

Within the ambit of schedule VII of the Act, the Board shall identify the Key Focus Areas for the purpose of CSR Expenditure

4. Method of undertaking CSR expenditure:

The Company will endeavor to conclude the CSR expenditure within 3 months of the adoption of audited financial reports or within such timelines as prescribed under law. CSR expenditure may be undertaken in the following manner:

- a. Proposal – A potential partner/ implementing agency may send a proposal for a project to the Company;
- b. Analysis of proposal – The team at UCIC shall analyse the proposal a on basis of Its credibility, compliance, focus on segment, types of projects, geographic presence, goodwill, capacity and infrastructure;
- c. Approval process - Managing Director shall be authorized to approve the proposals as per this Policy and the quantum of CSR expenditure;
- d. Execution of grant letters – On approval for a proposal, the grant letters shall be executed and issued which shall lay down the role, responsibilities and accountabilities of each signing party.
- e. The Board shall be informed on the CSR expenditure incurred by the Company at its next meeting.

5. Review:

Implementation of this policy will be monitored and reviewed periodically by the Board.

6. Annual CSR Report:

UCIC will disclose its Corporate Social Responsibility performance in a transparent manner to all its stake holders and the community at large on a regular basis through adequate information on its annual report.