



### **CSR ANNUAL ACTION PLAN FOR THE FINANCIAL YEAR 2025-2026**

In pursuance to the provisions of Section 135 of the Companies Act, 2013 read with Rule 5(2) of Companies (Corporate Social Responsibility Policy) Rules, 2014 as amended and Corporate Social Responsibility (“CSR”) Policy of the Company, the Company has formulated Annual Action Plan for undertaking CSR activities through implementing agencies / NGO partner for financial year 2025-26 as follows:

#### **A. THE LIST OF CSR PROJECTS OR PROGRAMS APPROVED TO BE UNDERTAKEN IN AREAS OR SUBJECTS SPECIFIED IN SCHEDULE VII OF THE ACT:**

<b>Activities under Schedule VII</b>	<b>Name of NGO/Fund</b>	<b>Name and No. of Events/ Projects</b>	<b>Brief about the Programme / Initiative</b>	<b>Locations</b>	<b>Beneficiary details</b>	<b>CSR budget allocation (in Rs.)</b>
<b>DETAILS OF OTHER THAN ONGOING CSR PROJECTS</b>						
Promotion of healthcare including preventive healthcare	Smile Foundation	Smile on Wheels, No. of events 22	To provide various health checkups to transport community. These checks include: <ul style="list-style-type: none"> <li>• OPD sessions</li> </ul>	Uttar Pradesh, Rajasthan, Madhya Pradesh, Gujarat, Haryana, Chhattisgarh	Members of the trucking and transport community	36,85,705

#### **IndoStar Capital Finance Limited**

Registered Office: Silver Utopia, Third Floor, Unit No 301-A, Opposite P & G Plaza, Cardinal Gracious Road, Chakala, Andheri (E), Mumbai – 400099, India. | T +91 22 4315 7000 | [contact@indostarcapital.com](mailto:contact@indostarcapital.com) | [www.indostarcapital.com](http://www.indostarcapital.com)

CIN: L65100MH2009PLC268160

			<p>for prevalent common ailments</p> <ul style="list-style-type: none"> <li>• Diagnosis through rapid kits (Hb &amp; Sugar as per the doctor's suggestion )</li> <li>• Physiotherapy services</li> <li>• Eye-check up</li> <li>• Medicines dispensing common ailments</li> <li>• Distribution of First Aid Kits</li> <li>• Refer to local/government</li> </ul>			
--	--	--	---	--	--	--

**IndoStar Capital Finance Limited**

Registered Office: Silver Utopia, Third Floor, Unit No 301-A, Opposite P & G Plaza, Cardinal Gracious Road, Chakala, Andheri (E), Mumbai – 400099, India. | T +91 22 4315 7000 | [contact@indostarcapital.com](mailto:contact@indostarcapital.com) | [www.indostarcapital.com](http://www.indostarcapital.com)

CIN: L65100MH2009PLC268160

			health care centres, if required			
Promotion of healthcare including preventive healthcare	Jivika Foundation	Cervical Cancer Mukta Bharat, No. of events 10	Promotion of preventive healthcare by providing vaccination to young girls for protection from cervical cancer. The vaccine used is <b>Gardasil</b> .	Maharashtra - Pune district	Young Girls	29,86,670
<b>Total (a)</b>						<b>66,72,375</b>
<b>DETAILS OF ONGOING CSR PROJECTS* (Will be consumed by FY 2027)</b>						
Promotion of healthcare including preventive healthcare	Smile Foundation	Smile on Wheels, No. of events - 60	To provide various health checkups to transport community	Uttar Pradesh, Rajasthan, Madhya Pradesh, Gujarat, Haryana, Chhattisgarh	Members of the trucking and transport community	1,00,27,625
<b>Total (b)</b>						<b>1,00,27,625</b>
<b>Total CSR budget for financial year 2025-26 (a+b)</b>						<b>1,67,00,000</b>

\*Ongoing Project” means a multi-year project undertaken by a Company having timelines not exceeding three years excluding the financial year in which it was commenced.

**IndoStar Capital Finance Limited**

Registered Office: Silver Utopia, Third Floor, Unit No 301-A, Opposite P & G Plaza, Cardinal Gracious Road, Chakala, Andheri (E), Mumbai – 400099, India. | T +91 22 4315 7000 | [contact@indostarcapital.com](mailto:contact@indostarcapital.com) | [www.indostarcapital.com](http://www.indostarcapital.com)

CIN: L65100MH2009PLC268160



**B. THE MANNER OF EXECUTION OF SUCH PROJECTS OR PROGRAMS AS SPECIFIED IN SUB-RULE (1) OF RULE 4:**

The Company will implement the CSR projects/ programmes through aforementioned implementing agency(ies) for respective projects and manner of execution shall be as under:

**Smile on Wheels Project:**

Under this project, the Company will promote preventive healthcare by conducting health camps in Chhattisgarh, Gujarat, Haryana, Madhya Pradesh, Rajasthan and Uttar Pradesh through Smile Foundation. Smile foundation shall conduct a preliminary recce, identify locations, acquire necessary permission and execute the projects in below manner:

- Identification of qualified Medical & Para-medical project staff;
- Identification of communities;
- Community Mobilization;
- Specialized Health Camps include general consultation, physiotherapy services and eye checkups;
- Distribution of spectacles and first aid kit; and
- Information Education Communication Activities.

**Cervical Cancer Mukht Bharat Project:**

Under this project, the Company will promote preventive healthcare amongst young girls aged 9yrs to 14yrs by conducting Cervical Cancer Vaccination drive through Jivika Foundation. Jivika Foundation shall identify suitable schools and execute the project in below manner:

- Creating awareness for Cervical Cancer prevention;
- Scouting of government or public schools across the Pune district to host the drive;
- Securing permission from school administration and obtaining informed consent from parents with proper documentation;

**IndoStar Capital Finance Limited**

Registered Office: Silver Utopia, Third Floor, Unit No 301-A, Opposite P & G Plaza, Cardinal Gracious Road, Chakala, Andheri (E), Mumbai – 400099, India. | T +91 22 4315 7000 | [contact@indostarcapital.com](mailto:contact@indostarcapital.com) | [www.indostarcapital.com](http://www.indostarcapital.com)

CIN: L65100MH2009PLC268160



- Organizing Cervical Vaccination drive to eligible girls
- Feedback from beneficiaries to assess the impact

All the implementing agencies / NGO partners are registered with the Central government by filing Form CSR-1.

### **C. THE MODALITIES OF UTILIZATION OF FUNDS AND IMPLEMENTATION SCHEDULES FOR THE PROJECTS OR PROGRAMS:**

#### ➤ **Modalities of utilization of funds:**

- i. The funds will be directly disbursed to implementing agencies / NGO partners with the requisite approval of the CSR Committee and Board of Directors of the Company.
- ii. The funds may be disbursed in phase/tranche wise depending on the nature of the project.
- iii. The funds remaining unspent related to ongoing CSR projects will be transferred to “Unspent Corporate Social Responsibility Account” within 30 days from the end of financial year 2025-26.
- iv. The CSR team will collect and set deliverable from the implementing agencies / NGO partners.

#### ➤ **Project Implementation Schedule:**

The CSR projects shall be implemented as per the scheduled timeline as tabled above and detailed implementation timeline shall be as agreed between the Company and the NGOs in CSR service agreement for financial year 2025-26.

#### **IndoStar Capital Finance Limited**

Registered Office: Silver Utopia, Third Floor, Unit No 301-A, Opposite P & G Plaza, Cardinal Gracious Road, Chakala, Andheri (E), Mumbai – 400099, India. | T +91 22 4315 7000 | [contact@indostarcapital.com](mailto:contact@indostarcapital.com) | [www.indostarcapital.com](http://www.indostarcapital.com)

CIN: L65100MH2009PLC268160

**D. MONITORING AND REPORTING MECHANISM FOR THE PROJECTS OR PROGRAMS:**

The Monitoring mechanism of each project will differ on the basis of the nature of the project. All projects will be monitored and evaluated as per the objectives and deliverables set for respective projects per the recommendation of the Board of Directors and CSR Committee:

1. The Company will monitor the CSR project implementation and performance on periodic basis through field visits, monthly calls, project performance reports from implementing agencies / NGO partners.
2. Utilization Certificates with a statement of expenditure duly certified by a Practicing Chartered Accountant / Authorized Auditor will be submitted by implementing agencies / NGO partners to ensure that the funds so disbursed have been utilized for the purposes as approved by the Board and recommended by the CSR committee.
3. The Chief Financial Officer of the Company shall certify to that effect on Annual basis and submit a utilization certificate with the statement, that the funds so disbursed have been utilized for the purposes and in the manner as specified.
4. Reporting & Documentation:
  - i. **Project Documentation** – Reports such as quarterly reports, semi-annual reports, annual/closure reports shall be shared by the NGO partners as per agreed timeline.
  - ii. **Financial Tracking** – In order to track proper utilization of funds, where applicable, at different intervals of the project, the Company will collect and cross-check financial documents like invoices, bills & receipts, bank statements, Fund Utilization Certificates, etc.

**IndoStar Capital Finance Limited**

Registered Office: Silver Utopia, Third Floor, Unit No 301-A, Opposite P & G Plaza, Cardinal Gracious Road, Chakala, Andheri (E), Mumbai – 400099, India. | T +91 22 4315 7000 | [contact@indostarcapital.com](mailto:contact@indostarcapital.com) | [www.indostarcapital.com](http://www.indostarcapital.com)

CIN: L65100MH2009PLC268160

## E. DETAILS OF NEED AND IMPACT ASSESSMENT, IF ANY, FOR THE PROJECTS UNDERTAKEN BY THE COMPANY

As per the Rule 8(3) (a) of the Companies (Corporate Social Responsibility Policy) Rules, 2014, the Company does not have an average CSR obligation of Rs. 10 Crore or more in the three immediately preceding financial years. Therefore, impact assessment of CSR projects by an Independent agency is not mandatory for CSR expenditure of financial year 2025-26.

However, the Company will undertake internal evaluation of the impact and effectiveness of CSR projects by collecting feedback from beneficiaries, periodic review meetings with implementing agencies, and other monitoring mechanisms such as field visits, surveys, and assessment of qualitative and quantitative outcomes. To ensure that CSR initiatives are achieving their intended objectives and creating meaningful value for the communities served.

### **General Note:**

- The Board may alter the aforesaid Annual Action Plan at any time during the financial year as per the recommendation of the CSR committee, based on reasonable justification to that effect.
- The CSR team of the Company consist of the following:
  - Mr. Dipesh Mehta
  - Mr. Binoy Parikh
  - Ms. Jasmine Bawa
  - Mr. Yash Bharadwaj
  - Mr. Sujay Shinde

### **IndoStar Capital Finance Limited**

Registered Office: Silver Utopia, Third Floor, Unit No 301-A, Opposite P & G Plaza, Cardinal Gracious Road, Chakala, Andheri (E), Mumbai – 400099, India. | T +91 22 4315 7000 | [contact@indostarcapital.com](mailto:contact@indostarcapital.com) | [www.indostarcapital.com](http://www.indostarcapital.com)

CIN: L65100MH2009PLC268160