



**Annual Action Plan of CSR of IIFL Home Finance Limited-
FY 2023-24**

S. No.	List of CSR Projects or programs that are approved to be undertaken in areas or subjects specified in Schedule VII of the Companies Act, 2013	Proposed amount (Rs.)	Manner of execution- Direct or through Agency	If CSR Programs is run or executed by the Agency, - Registration number of agency with MCA as CSR agency	Modalities of utilization of fund	Implementation schedule for project or programs	Details of need and impact assessment if any, of the project undertaken by the Company
1	Kutumb - A green building initiative	2500000	Direct Implementation	-	This financial year will see an upgrade of the existing Kutumb's format with bringing more stakeholders under in form of exhibitions, workshops or walk-throughs of successful projects can be one option. The new format will focus on self construction audiences.	Ongoing	Not Applicable
2	Mobile App - Kutumb Pro	1000000	Direct Implementation	-	The application consists of 3 parts: Events: Each event, knowledge platform, e tc. (past, LIVE, upcoming) has resources (articles, coverage, videos and reports) in it. Engagement: A social engagement layer where the user can engage, consume content, like and comment on the posts shared by Kutumb Authors Courses: This module will add the learning capability for the user. The user can consume the sessions under these courses at their own pace. Each of these sessions have resources (manuals and presentations) along with video as the primary learning resource.	Ongoing	Not applicable

3	Green Sustainable Handbook V.2	3040000	Direct Implementation	-	It will focus on self-construction for the plot owner (through contractor) or developer in Tier 2, Tier 3 Indian cities and developers in metro cities. The book will be under development and will be an implementable manual to assist contractors and plot owners in constructing green low rise dwelling units (G, G+1, G+2, G+3) in row housing or individual plots. Setting the upper limit of unit size under 300 square yards, this exercise will vastly benefit the EWS, LIG and MIG groups in greening their homes at a fraction of the cost, while also serving as a model for replication under sustainable Housing for all.	Ongoing	Not Applicable
4	Model & Sustainable Homes	15960000	Direct Implementation	-	The ecosystem for green self built homes requires intervention across the value chain of building and construction industry and its stakeholders. The key driver in this chain remains the customer / end customer, whose choices and knowledge dictate the direction for building materials, green measures (if any). This activity aims to pilot a successful owner driven green home construction program, aiming to influence and inform the end consumer on best practices, for sustainable and low carbon growth. These model houses will enable climate resilient shelter, water resource revival, disaster preparedness, etc.	Ongoing	Impact assessment to be conducted during financial year 2024-25**



5	ESG Progressive Evaluation	500000	Direct Implementation	-	IIFL GVP team is evaluating certain projects/under-construction sites with respect to environmental, social and governance criteria. This also include their ongoing compliance to regulatory environmental requirements.	Ongoing	Not Applicable
6	Consultation and Resource Development	5000000	Direct Implementation	-	To Develop an app for live and regular monitoring of all ongoing, closed, and upcoming CSR Projects. Resources in form of videos, content, consumable content, feeds, modules, etc. w.r.t. CSR policy and projects under the same.	Ongoing	Not Applicable
7	DISHA	-	Direct Implementation	-	It is a community engagement program covering important subjects such as WASH, financial inclusion, sustainable living etc. This initiative will help villages/RWAs and communities lead a healthy lifestyle and have better housing.	Ongoing	


IIFL HOME LOAN

8	Regional Sports	650000	Direct Implementation	-	It focuses on empowering under privileged children and communities through regional sports initiatives with a mission to promote inclusivity, health, and education through sports, targeting areas with limited resources and opportunities.	Ongoing	Not Applicable
9	PANKH Schools	100000	Direct Implementation	-	To provide conducive learning environment for the children of migrated construction site workers and engage with the community in the form of workshops. This initiative is aimed at furthering the education and creating new opportunities for those who are eager to excel but might face financial constraints. By providing scholarships to deserving candidates, we are making a concerted effort to bridge the education gap and promote inclusivity within our communities. Our primary focus is on identifying talented individuals with potential but limited means, who would otherwise struggle to continue their education.	Ongoing	Not Applicable



10	Wheelchair Donation	-	Direct Implementation	-		Ongoing	Not Applicable
11	Upliftment of Local Artisans	2500000	Direct Implementation	-	The project seeks to use IIFL HFC infrastructure with captivating local artwork, empowering artists, uplifting communities, and fostering a sense of pride in our shared cultural heritage.	Ongoing	Not Applicable
12.	Administrative Overheads	2000000	Direct Implementation	-			Not Applicable
13.	Chauras	10000000	Agency - IIFL Foundation	CSR00002470	Chauras is a learning centre cum crèche for children of labourers (often migrants) working at construction site, brick kilns or Mineral Grinding units. In addition to education, each child receives three meals daily, including two hot meals and one nutritious meal and extra diet for undernourished children. Health check-ups and vaccinations at regular intervals.	Ongoing	Impact assessment to be conducted during financial year 2024-25**


IIFL HOME LOAN

14.	Sakhiyon Ki Badi	67500000	Agency - IIFL Foundation	CSR00002470	<p>To promote foundational literacy and numeracy skills to educate girls from the marginalised communities (Scheduled Tribes/Scheduled Castes) of Rajasthan. Sakhiyon ki Baadi learning centres are teaching a predefined syllabus which is in alignment with the topics prescribed in the textbooks followed at Govt. Schools in Rajasthan.</p> <p>The initiative covertly contributes to conservation of Indigenous languages, provides employment to native females and promotes skill building among the marginalized communities. The initiative is helping to meet 3 of the UN's Sustainable Development Goals - Quality Education, Gender Equality and Reduced Inequalities.</p>	Ongoing	Impact assessment to be conducted during financial year 2024-25**
15.	Smart Shala Programme - Uttar Pradesh	27000000	Agency - IIFL Foundation	CSR00002470	<p>To carry out the educational programme in two aspirational districts of Uttar Pradesh: Sonbhadra and Chitrakoot.</p> <p>The programme focuses on developing skill set of the teachers and equip them with custom designed TLM Kits (Teaching and learning material). Teachers are trained by subject matter experts and receive support from field supervisors. The programme is implemented by partnering with Niti-Aayog.</p>	Ongoing	Impact assessment to be conducted during financial year 2024-25**


IIFL HOME LOAN

					Through this initiative, IIFL Foundation will have an impact on lives of nearly 2.72 lac students and 5,582 teachers, engaged with the 2,791 government schools.		
16.	Gyan Shaala	2000000	Agency - IIFL Foundation	CSR00002470	For the development of replicable and scalable model for setting up high-quality basic school education to children from poor and low-income families.	Ongoing	Not Applicable
17.	Bhakti Vedanta Hospital	20000000	Agency - IIFL Foundation	CSR00002470	To Support for development of an in-patient ward at Bhakti Vedanta Hospital (Mumbai, Maharashtra) In Thane & Palghar districts of Maharashtra, there is a huge requirement for Cancer, Eye, Cardiac & Neuro Care under one roof and at affordable rates. This new hospital building has a dedicated facility for Cancer Radiation Therapy, Comprehensive Eye Care and other and Multi-specialty services offered at a very low cost.	Ongoing	Impact assessment to be conducted during financial year 2024-25**



18.	Seva Kutir (20 centres)	7500000	Agency - IIFL Foundation	CSR00002470	To provide a aimed at building the capabilities, resilience and future readiness of grass-root organizations, in turn facilitating their efforts to effect the change at the grassroots. A total of 6 organizations will benefitted. A mini library with collection of 100 books is setup to improve reading and comprehension skills. Special sessions are conducted on value education covering themes as - Self Awareness, Responsibility, Ethics and Morals. The program functions in Khandwa District of Madhya Pradesh.	Ongoing	Not Applicable
19.	Grow Fund - Edelgive Foundation		Agency - IIFL Foundation	CSR00002470	It aims to build the capabilities, resilience and future readiness of grass-root organizations, in turn facilitating their efforts to effect the change at the grassroots. A total of 6 organizations will benefitted.	Ongoing	
Total Budget - Rs. 174000000							

*Ongoing Project (Amount of Rs. 5,20,31,489 to be utilized in addition from the unspent CSR Account as per section 135(6))

** Project implemented on March 31st 2023, will complete an year on March 31st, 2024. Impact Assessment will be conducted in FY 24-25.

Monitoring and reporting mechanism: The Company will continue to monitor project implementation and performance of implementing agencies on periodic basis.

Note: The allocated budget against each thematic area is tentative based on projections and, therefore, the actual spends may vary.