CREDIT WISE CAPITAL PRIVATE LIMITED

CORPORATE SOCIAL RESPONSIBILITY POLICY

Credit Wise Capital Private Limited ("CWC")	***Corporate Social Responsibility policy***
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A. PREAMBLE:

At Credit Wise Capital Private Limited, business success is not just about profits and shareholder returns. We believe in pursuing wider socio-economic and cultural objectives and have always endeavored to not just live up to it, but to try and exceed the expectations of the communities in which we operate. Quality education is the most powerful tool for socio-economic transformation of a country. It not only eradicates poverty but also ensures equity among people. Therefore, Credit Wise Capital's CSR and welfare activities will be committed to create and support programs that bring about sustainable changes through education and use of technology and ensure:

- Accessibility and quality of education for all, in particular for underprivileged children from disadvantaged and marginalized communities.

- Education and training opportunities to the youth of our country in order to make them employable.

B. Regulatory Framework:

- The Companies Act, 2013 together with the rules notified thereunder ('the Act') and Schedule VII to the Act provides a framework for companies to define the focus areas in the CSR space. Further, the Act also provides instructions on agencies eligible for implementation through which the Companies may spend its CSR expenditure

C. FOCUS AREAS:

Credit Wise Capital's CSR and welfare activities will center on the following areas:

I. Promoting education including special education, employment enhancing vocation skills especially among children and livelihood enhancement projects;

II. Eradicating hunger, poverty and malnutrition, promoting preventive health care and sanitation and making available safe drinking water;

III. Contributions or funds provided to technology incubators located within academic institutions which are approved by the Central Government; and

IV. Promoting gender equality, empowering women, setting up homes and hostels for women and orphans, setting up old age homes, day care centers and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups.

However, the Company may, subject to the approval of the CSR Committee, undertake any CSR project specified in Schedule VII of the Act.

D. CSR COMMITTEE:

The Board of Directors of the Company shall constitute/ re-constitute the CSR Committee from time to time in compliance with statutory requirements. The CSR Committee shall comprise of a minimum of three directors.

The CSR Committee may invite members of senior management, and other persons as it deems necessary to the committee meetings.

The CSR Committee shall formulate and recommend to the Board of Directors, an annual action plan in pursuance of its CSR policy which includes (i) list of CSR projects to be undertaken (ii) the manner of execution of such projects (iii) utilization of funds and implementation schedule (iv) monitoring and reporting mechanism for the projects or programs; and (v) impact assessment, if any for the projects undertaken by the Company.

The Board may alter the annual action plan, at any time during the financial year, as per the recommendation of its CSR Committee, based on reasonable justification to that effect.

E. GOVERNANCE STRUCTURE:

The CSR Committee shall oversee all the CSR activities of CWC with support from the CWC's CSR team.

The CWC CSR team would further be actively involved in the implementation of projects in accordance with the guiding principles and general policies as devised by the CSR Committee. The CWC CSR team will implement the CSR projects in partnership with any eligible trust(s), NGO(s) or other organization(s) as recommended by the CSR Committee, which has been discussed in SectionE of this Policy.

The CWC CSR team shall be responsible for implementing and monitoring the projects/activities undertaken by the Company and shall periodically report to the CSR Committee regarding the progress of the activities/projects, as detailed in Section E of this Policy.

F. UNDERTAKING CSR ACTIVITIES:

Credit Wise Capital will primarily support the CSR activities, permitted under the Companies Act, 2013 and rules made thereunder. However, if required, it may also undertake CSR activities through any other entity/ organization in compliance with the provisions of applicable laws.

G. SELECTION AND IMPLEMENTATION OF CSR ACTIVITIES AND PROJECTS:

In order to be considered by the CSR Committee, such proposals must inter-alia contain details of projects/ programs to be undertaken, proposed amount, timelines and a confirmation that such projects/ programs are eligible under the Companies Act, 2013 and rules made thereunder.

The CSR Committee will evaluate the projects/ programs and may, at its sole discretion, approve certain projects/ programs for implementation. While approving projects/ programs, the Committee shall ensure that those are covered under the ambit of activities listed in Clause 2 above.

The CSR Activities to be undertaken by the Company under the Policy shall form part of annual action plan. The CSR Committee may also decide to contribute towards the Corpus Fund, as permitted under the law.

H. CSR BUDGET:

The Board shall approve overall limits for CSR Activities to be undertaken by the Company. Within the overall limits approved by the Board, the CSR Committee shall approve individual projects/ programs including contribution towards the Corpus Fund, if any. The projects/ programs or activities to be chosen by the Company shall correspond to its CSR Policy as well as its annual action plan, as amended from time to time.

The excess amount incurred by the Company on CSR projects, programs or activities may be set off against the requirement to spend in succeeding financial year's in consonance with the applicable provisions.

I. CSR EXPENDITURE:

Credit Wise Capital is committed to spend 2% of its average net profits made during the 3 (three) immediately preceding financial years. The overall amount to be committed towards CSR will be approved by the Board, upon recommendation of the CSR Committee, as a part of its Annual Action Plan. The surplus arising out of the CSR activities will not be considered as a part of the business profits of the Company and shall be ploughed back into the same project, or shall be transferred to the unspent CSR account and it should be spent in pursuance of this CSR policy and annual action plan of the Company, or the Company may transfer such surplus amount to a Fund specified in Schedule VII of the Act, within a period of six months of the expiry of the financial year.

The unspent amount, if any other than unspent amount relating to an ongoing project, will be transferred to a Fund specified in Schedule VII, within a period of six months of the expiry of the respective financial year. The unspent CSR funds of ongoing projects will be transferred within a period of 30 days from the end of the respective financial year to a special account opened by the Company in any scheduled bank called the "Unspent Corporate Social Responsibility Account". Such amount shall be spent by the Company towards CSR within a period of 3 financial years from the date of such transfer, failing which, the company shall transfer the same to a Fund specified in Schedule VII, within a period of 30 days from the date of completion of the third financial year.

In any financial year in which the company spends an amount in excess of mandatory requirement, such excess amount may be set off against the requirement to spend in immediate succeeding three financial years subject to the conditions that – (i) the excess amount available for set off shall not include the surplus arising out of the CSR activities, if any, in pursuance of sub-rule (2) of this rule. (ii) the Board of the company shall pass a resolution to that effect.

The Board shall ensure that the administrative overheads shall not exceed five percent of total CSR expenditure of the company for the financial year.

Any surplus arising out of the CSR activities shall not form part of the business profit of the Company and shall be ploughed back into the same project or shall be transferred to the Unspent CSR Account and spent in pursuance of CSR policy and annual action plan of the company or transfer such surplus amount to a Fund specified in Schedule VII, within a period of six months of the expiry of the financial year.

The CSR amount may be spent by a company for creation or acquisition of a capital asset, which shall be held by –

- a company established under section 8 of the Act, or a Registered Public Trust or Registered Society, having charitable objects and CSR Registration Number under subrule (2) of rule 4; or
- beneficiaries of the said CSR project, in the form of self-help groups, collectives, entities;
- or a public authority

J. LOCATION:

All CSR projects / programs under this policy shall be undertaken in India. The CSR Committee shall decide on locations for implementation of the CSR projects / programs.

K. MONITORING AND DISCLOSURE:

The CSR Committee shall endeavour to:

- Devise a robust monitoring mechanism to ensure that the CSR projects / programs are undertaken effectively in accordance with its CSR Policy, annual action plan and with applicable laws, rules and regulations. Monitoring of CSR activities could be done through:

  i. Periodic third-party assessment of key projects i.e. Projects whose CSR outlay exceeds INR 1 Cr. and the duration of such project is not less than one year.
  ii. Impact assessment with key indicators in our areas of operations.
  iii. Regular review by CSR committee.

- Ensure that appropriate disclosures are made to the shareholders in the company's annual reports.

The Contents of the CSR Policy and the annual action plan (i.e. projects approved by the Board) shall be disclosed in the Board's report and displayed on the Company's website i.e. www.creditwisecapital.com

L. VALIDITY OF CSR POLICY:

This policy is effective from September 21, 2025 and may be amended by the Board as may be required from time to time.

M. CONTACT:

For any clarification / query related to CSR policy of the company, please contact:

Ms. Bhavika Gohil
Company Secretary
E-mail: cs@creditiwisecapital.com

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LIST OF ACTIVITIES AS PER SCHEDULE VII OF THE ACT

i Eradicating hunger, poverty and malnutrition, promoting health care including preventive health care and sanitation including contribution to the Swach Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water;

ii Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects;

iii Promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups;

iv Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water including contribution to the Clean Ganga Fund set-up by the Central Government for rejuvenation of river Ganga;

v Protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional art and handicrafts;

vi Measures for the benefit of armed forces veterans, war widows and their dependents, Central Armed Police Forces (CAPF) and Central Para Military Forces (CPMF) veterans, and their dependents including widow;

vii Training to promote rural sports, nationally recognized sports, Paralympic sports and Olympics sports;

viii Contribution to the Prime Minister's National Relief Fund or Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund) or any other fund set up by the Central Government for socio economic development and relief and welfare of the schedule caste, tribes, other backward classes, minorities and women;

ix (a) Contribution to incubators or research and development projects in the field of science, technology, engineering and medicine, funded by the Central Government or State Government or Public Sector Undertaking or any agency of the Central Government or State Government; and

(b) Contributions to public funded Universities; Indian Institute of Technology (IITs); National Laboratories and autonomous bodies established under Department of Atomic Energy (DAE); Department of Biotechnology (DBT); Department of Science and Technology (DST); Department of Pharmaceuticals; Ministry of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH); Ministry of Electronics and Information Technology and other bodies, namely Defense Research and Development Organization (DRDO); Indian Council of Agricultural Research (ICAR); Indian Council of Medical Research (ICMR) and Council of Scientific and Industrial Research (CSIR), engaged in conducting research in science, technology, engineering and medicine aimed at promoting Sustainable Development Goals (SDGs);

x Rural development projects;

xi Slum area development; and

xii Disaster management, including relief, rehabilitation and reconstruction activities.