VERITAS FINANCE LIMITED

CORPORATE SOCIAL RESPONSIBILITY (CSR) ANNUAL ACTION PLAN – FY 2026-27

(i) INTRODUCTION:

We at Veritas Finance Limited ("Veritas Finance/the Company") recognize that integrating social, environmental, and ethical responsibilities into the governance of businesses ensures the long term success, competitiveness, and sustainability.

Further, Corporate Social Responsibility ("CSR") makes a business sense as companies with effective CSR, have image of socially responsible companies, achieve sustainable growth in their operations in the long run and their products and services are preferred by the customers.

(ii) REGULATORY FRAMEWORK:

This CSR Annual Action Plan for FY 2026-27 has been formulated pursuant to Section 135 of the Companies Act, 2013 ("The Act"), Rule 5(2) of the Companies (Corporate Social Responsibility Policy) Rules, 2014, ("The Rules"), and other applicable provisions of the Act including statutory modifications, if any, from time to time.

(iii) APPROVAL:

This CSR Annual Action Plan for FY 2026-27 for the CSR Budgeted amount of Rs. 870.30 Lakhs is formulated in pursuance of its CSR policy and recommended to the Board by the CSR Committee of the Company.

Provided that the Board may alter such the CSR Annual Action Plan for FY 2026-27 at any time during the financial year, as per the recommendation of its CSR Committee, based on the reasonable justification to that effect.

Words and expressions used and not defined in this Annual Action Plan but defined in the Act and/or the rules shall have the same meanings respectively assigned to them in the Act and/or the rules.

(iv) ANNUAL ACTION PLAN – FY 2026-27:

(A) LIST OF CSR PROJECTS OR PROGRAMMES THAT ARE APPROVED TO BE UNDERTAKEN IN AREAS OR SUBJECTS SPECIFIED IN SCHEDULE VII OF THE ACT:

The following is the list of CSR projects or programs which the Company plans to undertake pursuant to Schedule VII of the Companies Act, 2013, for FY 2026-27:

S. No.	Title of CSR projects or programs	Focus Area from Schedule VII	Brief about the program/initiative	Mode of Implementation (Direct or through Implementing Agency)	Execution and Implementation Methodology
i.	**EDUCATION INCLUDING APPRENTICESHIP AND SKILL DEVELOPMENT**	Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects.	Apprenticeship programmes and training and Providing skill training programmes to achieve the following outcomes: • Beneficiaries will be financially independent through the skill training • Increase in skill and knowledge based on the specific trade	Direct/ Implementing Agency	The CSR activities/projects shall be implemented by: • the Company directly, or • through Veritas Foundation, the registered Public Trust, incorporated by the Company, or • through an identified implementation agency.
ii.	**EDUCATION-SCHOLARSHIP PROGRAMMES/EDUCATION ASSISTANCE PROGRAMMES**	Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects.	Providing scholarships and other education assistance programmes to needy students from underprivileged sections of the society with an aim to help them finish education till higher secondary, pursue higher education in premier institutions and promote academic excellence.	Direct/ Implementing Agency	
iii.	**EDUCATION-DEVELOPMENT OF GOVERNMENT SCHOOLS**	promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently	Contribution to government schools in order to improve the physical infrastructure of the schools and basic facilities such as sanitation, laboratories, libraries, drinking water facilities, sports	Direct/ Implementing Agency	

S. No.	Title of CSR projects or programs	Focus Area from Schedule VII	Brief about the program/initiative	Mode of Implementation (Direct or through Implementing Agency)	Execution and Implementation Methodology
		abled and livelihood enhancement projects.	facilities, nutritional foods, etc. with best-in class standards.		
iv.	**HEALTH CARE AND SANITATION**	Promoting health care including preventive health care and sanitation.	Contribution towards activities for promoting health care and sanitation.	Direct/ Implementing Agency	The CSR activities/projects shall be implemented by: • the Company directly, or • through Veritas Foundation, the registered Public Trust, incorporated by the Company, or • through an identified implementation agency.
v.	**DISASTER MANAGEMENT**	Relief, rehabilitation, and reconstruction activities.	Contribution towards relief and rehabilitation activities at the time of natural and man-made disasters as per the need of the hour.	Direct/ Implementing Agency	
vi.	**OTHER PROGRAMMES**	Apart from the above major initiatives, Veritas Finance would be contributing funds for other need-based causes within the permissible focus areas in compliance with Schedule VII of the Companies Act, 2013.		Direct/ Implementing Agency	

- The above list of activities shall also include, exclude, modify such activities may be notified by the Ministry of Corporate Affairs from time to time.
- The above list is broad based/ illustrative and must be interpreted liberally so as to capture the essence.
- Any activity/projects which the proposed Trust wishes to carry out in the FY 2026-27 beyond the above list of focus areas as approved in this Annual Action Plan, the Trust shall submit a proposal to the Company which shall be placed for the approval of the CSR Committee and the Board respectively.
- The Company may also undertake such other activities in the FY 2026-27 as it may consider appropriate with the approval of the CSR Committee and the Board.
- Provided that every implementing agency, who intends to undertake any CSR activity, shall register itself with the Central Government by filing the form CSR-1 electronically with the Registrar.

(B) MODALITIES OF UTILISATION OF FUNDS AND IMPLEMENTATION SCHEDULES FOR THE PROJECTS OR PROGRAMMES:

- The entire budgeted amount for the FY 2026-27 (not be less than 2% of the average net profits of the company during the three immediately preceding financial years) as approved by the Board based on the recommendation of the CSR Committee shall be spent for one or more of the following approved CSR projects or programs as mentioned in Clause 4(A) of this Annual Action Plan.

- Any unspent CSR amount or excess spent CSR amount shall be dealt with as provided in sub-section (5) & (6) of section 135 of the Companies Act 2013, read with the Companies (Corporate Social Responsibility) Rules, 2014 and Schedule VII to the Companies Act, 2013, as amended from time to time.

(C) MONITORING AND REPORTING MECHANISM FOR THE PROJECTS OR PROGRAMMES:

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

- **In this regard, the spending shall be monitored by one or more of the following ways:**

CSR activities undertaken directly by the Company	**CSR activities to be undertaken by Veritas Foundation**
Details of spending with the following particulars shall be placed before the CSR Committee and Board on a periodic basis: • the name of project/activity, • details and impact created by such spending, • amount spent in INR, and • date of payment.	Quarterly Utilisation Certificates along with a summarised impact report of the programmes from the Trust shall be placed before the CSR Committee and the CSR Committee shall apprise the Board on a periodic basis.