

CSR ANNUAL ACTION PLAN

Financial Year 2026-27

Credit Awareness, Financial Literacy and Livelihood Enhancement

Prepared pursuant to Section 135 of the Companies Act, 2013, the Companies (Corporate Social Responsibility Policy) Rules, 2014, and CRIF's CSR Policy.

Approved CSR focus for FY 2026-27
Skill Development & Credit Awareness

1. Purpose and Regulatory Context

This Annual Action Plan sets out the CSR projects and programmes proposed for implementation by CRIF Credit Information Services Private Limited during FY 2026-27. It records the approved focus areas, implementing partners, project objectives, execution approach, fund-utilization modalities, implementation schedule, and monitoring and reporting mechanisms.

The projects are aligned with Schedule VII of the Companies Act, 2013, under the category of promoting education, including employment-enhancing vocational skills and livelihood enhancement projects. The plan may be modified during the year by the Board, based on the recommendation of the CSR Committee, in accordance with applicable law and the Company's CSR Policy.

2. CSR Focus Area and Objectives

- Build credit awareness among the mass public so individuals can understand, monitor, and maintain healthy credit behavior.
- Enable women to make informed credit decisions and strengthen financial confidence through targeted credit-awareness interventions.
- Enhance financial and credit literacy among youth, including responsible borrowing practices and improved financial health.
- Develop a network of trained Resource Professionals who can guide and support MSMEs on credit awareness and responsible credit practices.

3. Approved Projects and Programmes

The list of CSR projects or programs that are approved to be undertaken in areas or subjects specified in Schedule VII of the Act;
The manner of execution of such projects or programmes as specified in sub-rule (1) of rule 4;

Schedule VII classification:

Promoting education, including special education and employment-enhancing vocational skills, especially among children, women, the elderly and differently abled, and livelihood enhancement projects.

Sr. No.	Focus Area	Implementing Partner	Project / Programme	Brief Objective	Mode of Implementation
1	Skill Development & Credit Awareness	BFSI Sector Skill Council of India	Large-scale Credit Awareness Campaign	Mass-public credit awareness campaign to help participants understand, monitor, and maintain healthy credit behaviour.	Implementation through an eligible implementing agency as prescribed under Rule 4(1).
2	Skill Development & Credit Awareness	BFSI Sector Skill Council of India	Project "Credit Goes to Her"	Credit-awareness campaign focused on 25,000 women, intended to enable women to understand, monitor, and maintain healthy credit behaviour while advancing women's empowerment.	Implementation through an eligible implementing agency as prescribed under Rule 4(1).
3	Skill Development & Credit Awareness	CII Foundation	Project "Credit Leap"	Financial and credit literacy programmes for youth to enhance credit awareness, encourage responsible borrowing practices, and improve financial health.	Implementation through an eligible implementing agency as prescribed under Rule 4(1).
4	Skill Development & Credit Awareness	CII Foundation	Project "Credit Mitra"	Credit-awareness programme delivered through a network of certified Resource Professionals trained to guide and support MSMEs.	Implementation through an eligible implementing agency as prescribed under Rule 4(1).
5	Skill Development & Credit Awareness	CII Foundation	Large-scale Credit Awareness Campaign	Mass-public credit awareness campaign to help participants understand, monitor, and maintain healthy credit behaviour.	Implementation through an eligible implementing agency as prescribed under Rule 4(1).

4. Manner of Execution

- Projects will be implemented through eligible implementing agencies meeting the requirements prescribed under Rule 4(1) of the Companies (CSR Policy) Rules, 2014, including valid CSR-1 registration, wherever applicable.
- The scope, deliverables, beneficiary profile, geographical coverage, timelines, reporting requirements, payment milestones and responsibilities will be documented through a formal agreement or work order with each implementing partner.
- Implementation partners will deploy qualified trainers, facilitators and Resource Professionals, and will maintain verifiable programme and beneficiary records.
- CRIF may provide technical content, communication support, employee participation or programme oversight, where appropriate and mutually agreed.

5. Modalities of Utilization of Funds

- CSR funds will be utilized only for projects approved by the Board on the recommendation of the CSR Committee and in accordance with the applicable CSR provisions.
- Disbursements may be made in phases or tranches linked to agreed milestones, implementation progress, submission of supporting documents and satisfactory review of deliverables.
- Implementing partners will maintain project-wise accounts and submit invoices, fund-utilization statements, supporting documents and Utilization Certificates certified by an authorized auditor or practicing Chartered Accountant, as applicable.
- Any unspent amount will be dealt with in accordance with Section 135 of the Companies Act, 2013 and applicable rules.
- Administrative overheads, surplus arising from CSR activities, and treatment of excess CSR expenditure, if any, will be governed by applicable law and the Company's CSR Policy.

6. Indicative Implementation Schedule

The programme schedule is indicative and may be refined through partner agreements and project-level implementation plans without changing the approved CSR objectives.

Phase	Indicative Period	Key Activities	Primary Responsibility	Expected Evidence
Planning & Onboarding	Q1	Partner due diligence; finalization of scope, targets, locations, deliverables and agreements; baseline and communication plan.	CRIF CSR Team and Implementing Partners	Due-diligence records, approved workplans and baseline framework.
Mobilisation & Roll-out	Q1-Q2	Beneficiary mobilization; training of facilitators / Resource Professionals; launch of campaigns and literacy sessions.	Implementing Partners	Signed agreements & training content.
Scale-up & Monitoring	Q3	Expanded implementation; periodic field or virtual reviews; corrective actions; stakeholder updates.	Implementing Partners with CRIF oversight	Session reports, photographs and digital evidence, Progress reports, dashboards, attendance data, feedback and monitoring records.
Completion & Closure	Q4 -Q1 (2027)	Completion of activities; outcome review; financial closure; documentation of learnings and impact stories.	CRIF CSR Team and Implementing Partners	Final narrative report, utilization certificate, statement of expenditure and closure note.

7. Monitoring and Reporting Mechanism

- Project progress will be reviewed against agreed objectives, outputs, timelines and beneficiary targets through periodic reports, review meetings, field or virtual visits, and supporting evidence.
- Implementing partners will submit periodic narrative and financial reports in the format and frequency prescribed by CRIF.
- Programme evidence may include participant and beneficiary records, attendance sheets, training material, photographs, digital campaign reports, feedback, case studies, certificates and outcome data, as relevant to the project.
- The CSR Team will maintain project documentation and provide periodic updates to the CSR Committee and the Board.
- Material deviations, implementation risks or changes in scope will be escalated for appropriate review and approval.
- Statutory CSR disclosures and reporting will be completed in accordance with applicable legal requirements.

8. Project-wise Monitoring Indicators

Project	Illustrative Output Indicators	Illustrative Outcome Indicators
Large-scale Credit Awareness Campaigns	Reach, sessions or campaign assets delivered; participant profile; geographical coverage; engagement data.	Improved understanding of credit reports, credit behaviour and responsible borrowing, measured through feedback where feasible.
Credit Goes to Her	Number of women reached against the approved target of 25,000; sessions and content delivered; participant profile.	Improved ability to understand, monitor and maintain healthy credit behaviour; increased financial confidence based on programme assessment.
Credit Leap	Number of youth participants; institutions or communities covered; sessions and learning hours completed.	Improved financial and credit literacy, understanding of responsible borrowing and awareness of financial health.
Credit Mitra	Number of Resource Professionals trained or certified; MSMEs reached; guidance sessions completed.	Improved access to credible credit guidance for MSMEs and stronger understanding of responsible credit practices.

9. Governance, Review and Modifications

- The CSR Committee will oversee the implementation of this Annual Action Plan and recommend revisions to the Board, where necessary.
- The Board may alter this Annual Action Plan at any time during the financial year, based on reasonable justification and the recommendation of the CSR Committee, in compliance with applicable law.
- Implementing partners and projects will remain subject to due diligence, legal documentation and compliance review.

10. Need and Impact Assessment

Need assessments may be undertaken at the project-design stage to refine beneficiary segments, geographies and delivery methods. A statutory impact assessment is not currently applicable, as the Company's CSR obligation is below INR 10 crore; however, CRIF may undertake outcome or impact evaluations voluntarily, where considered useful.

Note: This document intentionally excludes the FY 2026-27 budget plan and financial allocation table, in line with the preparation instruction.