TATA MOTORS INSURANCE BROKING AND ADVISORY SERVICES LIMITED

CORPORATE SOCIAL RESPONSIBILITY (CSR) POLICY

As an integral part of our commitment to Good Corporate Citizenship, we at Tata Motors Insurance Broking And Advisory Services Limited ('TMIBASL') believe in actively assisting in the improvement of the quality of life of the people in the communities, giving preference to local areas around our business operations. We shall continue to relentlessly strive in our endeavor of nation-building, sustainable development, accelerated inclusive growth and social equity.

The Tata group constitutes a global force not only for doing good business, but being in the business of doing good for society. We shall strategically integrate the shouldering of our Social Responsibility with our pursuit of Business Excellence. Towards achieving long-term stakeholder value creation, TMIBASL shall always continue to respect the interests of and be responsive towards its key stakeholders - the communities, especially those from socially and economically backward groups, the underprivileged, marginalized and most vulnerable groups; focused on *inter alia* the Scheduled Castes and Scheduled Tribes, Persons with Disability, Women and the society at large.

In our CSR journey towards achieving human development and excellence, we shall endeavor to deploy Tata Group CSR Programs and drive Affirmative Action (within Health, Education and Employability) and align to the goals like Sustainable Development Goals (SDGs), in line with Schedule VII of the Companies Act, 2013 ("the Act") as recommended by the CSR Committee of the Board and approved by the Board from time to time.

In order to leverage the demographic dividend of our country, Company's CSR efforts shall focus on Health, Education, Employability, Environment and Integrated Village Development Program ('IVDP') interventions for relevant target groups, ensuring diversity and giving preference to needy and deserving communities inhabiting India. The Company shall also develop a CSR annual action plan covering details of the program, manner of execution, modality of utilization, monitoring and reporting mechanism, and impact assessment, wherever applicable. The Company will continue with its robust monitoring and evaluation processes of all the CSR projects and programs.

The amount to be spent by TMIBASL on CSR shall include at least 2% (or such other amount as may be prescribed under the Act and rules framed thereunder, as amended from time to time) of the average net profits of the preceding three financial years. Any surplus arising out of the CSR projects or programs or activities shall not form part of business profits of the Company. Unspent amount, if any, from the CSR budget of a financial year, and the Capital Assets created from the CSR spent, if any, shall be dealt with in strict compliance with the Act and the Company's (Corporate Social Responsibility Policy) Rules, 2014, as applicable from time to time.

This CSR policy document will be reviewed from time to time and any changes, if necessary, will be approved by the CSR Committee and the Board. The CSR Policy implementation shall be periodically reviewed and monitored by the Board of Directors and CSR Committee constituted by the Board. The Chief Financial Officer of the Company shall, on an annual basis, certify to the Board of Directors with respect to the utilization of funds earmarked towards CSR Activities.

CSR at TMIBASL shall be underpinned by 'More from Less for More' philosophy which implies striving to achieve greater impacts, outcomes and outputs from our CSR projects and programs by judicious investment and utilization of financial and human resources engaging in like-minded stakeholder partnerships for higher outreach benefitting more lives.

We shall continue to nurture a vibrant culture of volunteering in tune with our aspiration to leverage our core competencies, managerial, technological capabilities for CSR. We shall strive to bring innovation to our CSR initiatives and optimize their effectiveness while seeking to create a measurable impact of our CSR activities.

Revised on 21.10.2024

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CSR Themes	CSR Programmes and Initiatives	Ref Sr No. of Sch VII
Education	• Setting up and running educational institutions and hostels • Setting up and running mid-day meal kitchens • Training of teachers and headmasters • Improving quality of education in existing schools • Augmenting and supporting infrastructure in educational institutions • Offering scholarships and financial assistance to needy and meritorious students • Bridging drop-out children and mainstreaming them to formal schools • Developing educational material and methodologies • Supporting and promoting co-curricular activities • Advocacy of best practices • Education for mainstreaming disabled children	I & II
Health	• Setting up and running clinics and hospitals • Running mobile medical vans and ambulances • Organizing health camps • Providing financial assistance to needy patients, on a case-to-case basis • Reducing infant and maternal mortality • Preventing and treating communicable diseases like malaria, tuberculosis and HIV / AIDS • Treating and rehabilitating • Working on adolescent and reproductive sexual health issues • Promoting awareness about various health issues and generating demand for health services • Undertaking and supporting research on health-related issues • Ensuring access to potable drinking water and hygienic sanitation	I
Livelihoods	• Setting up and running skill development centres, industrial training centres, diploma and polytechnic institutes, community colleges, etc • Sponsoring candidates for skill development and vocational training programmes offered at identified institutions • Coaching candidates to appear for entrance examinations of different institutions • Creating, training and supporting entrepreneurs • Supporting Persons With Disabilities to lead a life of self-dependence and dignity • Creating, training and supporting self-help groups, federations, co-operatives, societies and similar institutions • Building capacities of farmers on improved methods of agriculture and other allied sectors • Developing water harvesting structures and irrigation facilities • Supporting farmers with quality inputs, technical know-how and timely information • Creating markets and marketing linkages for farm and forest based produce	II
Rural Development	• Rural development projects of building and maintaining community-based rural infrastructure like roads, bridges, culverts, drains, rural electrification, water infrastructure, community centres, youth clubs, etc	X
Sports	• Setting up and running academies and sports training centres for supporting grassroots sports talent • Organizing sports tournaments and coaching camps for community • Supporting sportspersons to participate in state, national and international events	VII

	• Offering scholarships and sports equipment to deserving sportspersons • Promoting adventure sports • Organizing leadership and motivational camps • Constructing stadia and sports infrastructure	
Ethnicity	• Preserving and promoting tribal languages, scripts and literature • Preserving and promoting fine arts and performing arts • Preserving and promoting indigenous sports • Preserving and promoting various aspects of folk and tribal cultures • Organizing cultural events • Restoring and renovating memorials, monuments and heritage structures • Mainstreaming Particularly Vulnerable Tribal Groups (PVTGs) • Undertaking and supporting research on anthropological and ethnic issues	V
Environment	• Undertaking plantations and afforestation activity • Promoting renewable sources of energy • Recharging ground water levels • Conserving biodiversity and supporting research, awareness and advocacy on issues related to biodiversity • Promoting awareness about environmental issues	IV
Disaster Relief	• Extending relief measures during times of natural disasters anywhere in the country • Undertaking and supporting rehabilitation measures post-disasters	XII
Support to Technology Incubators	• Funding research projects at technology hubs for environmental and social sustainability	IX
Others	• Integrated Village Development Program (IVDP) and other need-based programs compliant with the provisions of the Companies Act, 2013 and rules framed thereunder, as amended from time to time	VIII

The Committee may recommend the implementation of the identified CSR Projects through any of the following ways:

- Direct: Tata Motors Insurance Broking And Advisory Services Limited
- Through Implementation Agency: Internal – Company/ Group promoted Trust, Society
- Through Implementation Agency: External – NGOs, Trusts, Societies, Section 8 Companies, Academic and Research Institutes, Skill Development Agency, Other Resource Agencies
- Business Partners: MISP, Vendors, Service Providers
- Government Agencies (Both Central and State)

The CSR Committee of the Board may, from time to time, recommend donating or making grants to the PM's fund or funds set up the State Governments or to non-profit organizations and other institutions whose activities are aligned with the CSR programmes and activities of the Company.