Annexure - 2

ANNUAL REPORT ON CORPORATE SOCIAL RESPONSIBILITY (CSR) ACTIVITIES

1. Brief outline on the CSR Policy of the Company

PHFL's Corporate Social Responsibility (CSR) policy is built on the foundation of inclusivity and empowerment, responding proactively to the needs of marginalized and vulnerable communities. Committed to fostering positive change across social, economic, environmental, educational and healthcare domains, the company aligns its efforts with sustainable development goals to create a meaningful and lasting impact. Our CSR approach is deeply rooted in stakeholder participation, where we view our target communities not as beneficiaries of charity but as key partners in progress. Through strategic initiatives, we strive to uplift and empower underprivileged groups, helping them become self-reliant and resilient contributors to society. With a steadfast commitment to nation-building, PHFL continues to channel its collective efforts toward shaping a better, more sustainable future for generations to come.

The Company has adopted CSR Policy approved by CSR Committee and the Board of Directors, in accordance with the provisions of Corporate Social Responsibility under Section 135 of the Companies Act, 2013 read with the Companies (Corporate Social Responsibility Policy) Rules, 2014 and Schedule VII of the Companies Act, 2013 ("the Act").

The CSR Policy of the Company is based on following guiding principles:

- Sustainability
- Transparency
- Accountability
- Employee Engagement
- ESG Framework
- Non-discriminatory

The broad framework for CSR initiatives to be undertaken by the Company would be as per section 135 and schedule VII of Companies Act, 2013 as amended. The focus areas for CSR initiatives are:

- Healthcare - Hunger, Malnutrition and Health
- Education
- Gender Equality, Women Empowerment and Care for Senior Citizens

PHFL Home Loans and Services Ltd. Regd. Office 22, K.G. Marg, New Delhi Antriksh Bhawan

- Environmental Sustainability
- Others - or any other areas/fund/project as may be considered and approved by CSR Committee/Board.

2. Composition of CSR Committee

Sl. No.	Name of Director	Designation/ Nature of Directorship	Number of meetings of CSR Committee held during the year	Number of meetings of CSR Committee attended during the year
1.	Mr. Vinay Gupta	Director, Chairman	3	3
2.	Ms. Deepika Gupta Padhi	Director, Member	3	2
3.	Mr. Amit Singh	Director, Member	3	3

3. Web-link where composition of CSR Committee, CSR Policy and CSR Projects approved by the Board are disclosed on the website of the Company.

https://www.phfl.com/investor-relation

4. Provide the executive summary along with the web-link(s) of Impact Assessment of CSR Projects carried out in pursuance of sub-rule (3) of rule 8, if applicable: Not applicable

5. (a) Average Net Profit of the Company as per Section 135(5). INR 17,60,51,919

(b) Two percent of average Net Profit of the Company as per section 135(5). INR 35,21,038

(c) Surplus arising out of the CSR projects or programmes or activities of the previous financial years. Nil

(d) Amount required to be set-off for the financial year, if any. N.A.

(e) Total CSR obligation for the financial year (5b+5c-5d). INR 35,21,038

PHFL Home Loans and Services Ltd. Regd. Office 22, K.G. Marg, New Delhi Antriksh Bhawan

6. **(a) Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project):** INR 33,56,318

(b) Amount spent in Administrative Overheads: INR 77,880

(c) Amount spent on Impact Assessment, if applicable: N.A.

(d) Total amount spent for the Financial Year (6a+6b+6c). INR 34,34,198

(e) CSR amount spent or unspent for the Financial Year:

Total Amount spent for the Financial Year. (In ₹)	Amount Unspent (In ₹)				
	Total amount transferred to unspent CSR Account as per Section 135(6)		Amount transferred to any fund specified under Schedule VII as per proviso to section 135(5)		
	Amount	Date of transfer	Name of the fund	Amount	Date of transfer
Rs. 34,34,198	Rs. 86,840	24/04/2025	-	-	-

(f) Excess amount for set off, if any: NA

Sl. No	Particulars	Amount (in crore)
(i)	Two percent of average net profit of the Company as per section 135(5)	-
(ii)	Total amount spent for the Financial Year	-
(iii)	Excess amount spent for the financial year [(ii)-(i)]	-
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any	-
(v)	Amount available for set off in succeeding financial years [(iii)-(iv)]	-

PHFL Home Loans and Services Ltd. Regd. Office

PHFL

7. Details of Unspent Corporate Social Responsibility amount for the preceding three Financial Years:

S. No.	Preceding Financial Year(s)	Amount transferred to Unspent CSR Account under subsection (6) of section 135 (in INR)	Balance Amount in Unspent CSR Account under sub-section (6) of section 135 (in INR)	Amount spent in the Financial Year (in INR)	Amount transferred to a Fund as specified under Schedule VII as per second proviso to subsection (5) of section 135, if any		Amount remaining to be spent in succeeding Financial Years (in INR)	Deficiency, if Any
					Amount (in INR)	Date of transfer		
1.	FY-1 (March 31, 2024)	16,61,492		15,36,245	-	-	1,25,247	
2.	FY-2 (March 31, 2023)*	59,19,150		8,25,201	-	-	0	
3.	FY-3 (March 31, 2022)							

**Spent from Unspent account of FY 22-23: in FY 23-24: 50,93,949 and in FY 24-25: 8,25,201*

8. (a) Whether any capital assets have been created or acquired through Corporate Social Responsibility amount spent in the Financial Year: Yes

(b) If Yes, enter the number of Capital assets created/ acquired:

(c) Furnish the details relating to such asset(s) so created or acquired through Corporate Social Responsibility amount spent in the Financial Year:

S. No.	Short particulars of the property or asset(s) (including complete address and location of the property)	Pincode of the property or asset(s)	Date of creation	Amount of CSR amount spent (In INR)	Details of entity/ Authority/ beneficiary of the registered owner		
					CSR Registration Number, if applicable	Name	Registered address
1	Convertible Ambulance Vehicle Little Sister of the Poor, 2 A.J.C. Bose Road, Kolkata, West Bengal 700020	700020	27/02/2025	11,79,840	CSR00008979	Little Sister of the Poor	2 A.J.C. Bose Road, Kolkata, West Bengal 700020

2	Force Traveller Bus St. Jude India ChildCare Centre Next to Krishnadas and Co. Nishat Bagh Colony, Somajiguda, Begumpet, Hyderabad 500016	500016	06/02/2025	21,76,478	CSR00001026	St. Jude India ChildCare Centre	The Victoria Mills Limited, Victoria House, Pandurang Budhakar Marg, Lower Parel, Mumbai, Maharashtra P.O- 400013
3	USG Machine with Advanced applications New Civil Hospital Surat, Near Majura gate, Surat, Gujarat 395001	395001	26/11/2024	22,25,000	Not Applicable	New Civil Hospital Surat	New Civil Hospital Surat, Near Majura gate, Surat, Gujarat 395001

Note: (All the fields should be captured as appearing in the revenue record, flat no, house no, Municipal Office/Municipal Corporation/ Gram panchayat are to be specified and also the area of the immovable property as well as boundaries)

9. Specify the reason(s), if the Company has failed to spend two percent of the average net profit as per section 135(5)

The Company executed the CSR interventions as ongoing projects and the plan of spending is done as per the requirements and timelines of the projects. The unspent CSR amount of Financial Year 2024-2025, as mentioned under point 6 forms part of the planned expenditure for the ongoing projects and has been duly transferred to a separate unspent CSR account pursuant to the provisions of section 135 of the act.

Date: July 08, 2025
Place: New Delhi

K S Girish

Girish Kousgi
Chairman
DIN: 08524205

Vinay Gupta
Director
DIN: 10161211

PHFL Home Loans and Services Ltd. Regd. Office 22, K.G. Marg, New Delhi Antriksh Bhawan