



## **PHFL HOME LOANS AND SERVICES LIMITED**

**Regd. Office: Flat No 207 & 209, 2<sup>nd</sup> Floor Antriksh Bhawan, 22, Kasturba Gandhi Marg New Delhi - 110001**

**CIN: U67200DL2017PLC322468, Phone: 011-23735678, Website: [www.phfl.com](http://www.phfl.com)**

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### **ANNUAL REPORT ON CORPORATE SOCIAL RESPONSIBILITIES (CSR) ACTIVITIES**

#### **1. Brief outline on the CSR Policy of the Company**

Our CSR initiatives are guided by our CSR Policy ('Policy') of the Company ensures an effective and sustained CSR programme, which manifests in the form of a progressive, socially responsible and enlightened attitude. At a conceptual level, Company's policies on CSR are oriented towards stakeholder-participation approach, where the target groups are seen as stakeholders in the community whose well-being is integral to the long-term success of the company and not merely a charity-oriented approach.

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:

- ❖ Promoting of Education
- ❖ Women Empowerment
- ❖ Enhancing vocation skills especially among children, women, elderly and differently abled
- ❖ Supporting person with disabilities
- ❖ Contribution to Prime Minister's National Relief Fund
- ❖ Others



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**2. Composition of CSR Committee**

Sl.no	Name of the 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. Rajan Suri*	Non-Executive Director	1	1
2.	Ms. Deepika Gupta Padhi	Non-Executive Director	2	2
3.	Mr. Pankaj Jain^	Non-Executive Director	1	1

\*Mr. Rajan Suri ceased to be the Member w.e.f. December 07, 2021.

^Mr. Pankaj Jain was appointed as a Member w.e.f. December 17, 2021.

3. Provide the 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-relations/>
4. Details of the impact assessment of CSR Projects carried out in pursuance of Sub Rule (3) of Rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014, if applicable. Not Applicable
5. Details of the amount available for set off in pursuance of Sub Rule (3) of Rule 7 of the Companies (Corporate Social Responsibility Policy) Rules, 2014 and amount required for set off for the financial year, if any. Not Applicable
6. Average Net Profit of the Company as per Section 135(5). INR 1,04,11,79,427/-
7.
  - a) Two percent of average Net Profit of the Company as per section 135(5).: INR 2,08,23,589/-
  - b) Surplus arising out of the CSR projects or programmes or activities of the previous financial years: Nil
  - c) Amount required to be set off for the financial year, if any: Nil
  - d) Total CSR obligation for the financial year (7a+7b-7c) INR 2,08,23,589/-
8. (a) CSR amount spent or unspent for the Financial Year



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Total Amount spent for the Financial Year.	Amount Unspent				
	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
INR 2,09,01,886/-	NIL	N.A.	N.A.	NIL	N.A.

**(b) Details of CSR amount spent against ongoing projects for the financial year:**

(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)	(10)	(11)	
Sl. No	Name of the project	Item from the list of activities in schedule VII to the act	Local Area (Yes/No)	Location of the project		Project duration	Amount allocated for the project (In INR)	Amount spent in the current financial year (in INR)	Amount transferred to Unspent CSR Account for the project as per Section 135(6)	Mode of Implementation – Direct (Yes/No)	Mode of Implementation – Through Implementing Agency	
				State	District						Name	CSR Registration number
Nil												



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**(c) Details of CSR amount spent against other than ongoing projects for the financial year:**

Sl. No.	Name of the Project	Item form the list of activities in Schedule VII to the Act.	Local Area (Yes/No)	Location of the Project		Amount spent in the current financial year (In INR)	Mode of implementation	Mode of Implementation - Through Implementing Agency	
				State	District			Name	CSR Registration Number
1	To set up IT Labs in Higher Education Institutions in Greater Mumbai Area for Accelerating Women's Transition to Workforce	II	Yes	Maharashtra	Mumbai	50,00,000	Through Implementing Agency	Pehel Foundation	CSR00001686
2	To Set up Spice Unit for Strengthening Rural Livelihoods	III	Yes	Uttar Pradesh	Varanasi	49,95,000	Through Implementing Agency	Pehel Foundation	CSR00001686
3	To set up Garment Production Unit for Women	II	Yes	Madhya Pradesh	Indore	44,79,900	Through Implementing Agency	Pehel Foundation	CSR00001686



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4	Inclusion of Persons with Visual Impairment through Assistive Technology Devices	II	Yes	New Delhi	Delhi	49,68,000	Through Implementing Agency	Pehel Foundation	CSR00001686
5	Prime Minister's National Relief Fund	VIII	Yes	New Delhi	Delhi	4,12,100	Through Implementing Agency	Pehel Foundation	CSR00001686
<b>Total</b>						<b>1,98,55,000</b>			

**(d) Amount spent in Administrative Overheads: INR 10,46,886/-**

**(e) Amount spent on Impact Assessment, if applicable: Not applicable**

**(f) Total amount spent for the Financial Year (8b+8c+8d+8e): INR 2,09,01,886/-**

**(g) Excess amount for set off, if any**

Sl. No	Particulars	Amount (In INR)
(i)	Two percent of average net profit of the company as per section 135(5)	2,08,23,589/-
(ii)	Total amount spent for the Financial Year	2,09,01,886/-
(iii)	Excess amount spent for the financial year [(ii)-(i)]	78,297/-
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any	NIL
(v)	Amount available for set off in succeeding financial years [(iii)-(iv)]	78,297/-



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9.

(a) Details of Unspent CSR amount for the preceding three financial years: Not Applicable

Sl. No	Preceding Financial Year	Amount transferred to Unspent CSR Account under section 135(6) (In INR)	Amount spent in the reporting financial year (In INR)	Amount transferred to any fund specified under Schedule VII as per section 135(6), if any			Amount remaining to be spent in the succeeding financial years
				Name of the Fund	Amount (In INR)	Date of transfer	
N.A.	N.A.	Nil	N.A.	N.A.	Nil	N.A.	N.A.

(b) Details of CSR amount spent in the Financial Year for ongoing projects of the preceding Financial Year(s) –

(1) Sl. No	(2) Project ID	(3) Name of the Project	(4) Financial Year in which the project was commenced	(5) Project duration	(6) Total amount allocated for the project (In INR)	(7) Amount spent on the project in the reporting Financial Year (In INR)	(8) Cumulative amount spent at the end of reporting Financial Year (In INR)	(9) Status of the project - Completed /Ongoing
1.	FY31.03.2021_1	To provide palliative care to Cancer Patients	FY 21	March '21- March '22	43,50,000	43,50,000	43,50,000	Completed
2.	FY31.03.2021_2	To set up women owned spice units to ensure livelihood generation for resource poor women	FY 21	March '21- March'22	49,94,000	49,94,000	49,94,000	Completed



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3.	FY31.03.2021_3	Skill development of construction workers	FY 21	March '21- March'22	40,00,000	40,00,000	40,00,000	Completed
					<b>1,33,44,000</b>	<b>1,33,44,000</b>	<b>1,33,44,000</b>	

10. In case of creation or acquisition of capital asset, furnish the details relating to the asset so created or acquired through CSR spent in the Financial Year.

S.No.	(A) Date of creation or acquisition of the capital asset(s).	(B) Amount of CSR spent for creation or acquisition of capital asset	(C) Details of the entity or public authority or beneficiary under whose name such capital asset is registered, their address etc.	(D) Provide details of capital asset(s) created or acquired (including complete address and location of the capital asset)
1.	March 12, 2022	50,00,000	<ol style="list-style-type: none"> <li>1. Government ITI Dadar (Girls) Prabhadevi, Dadar, Mumbai, Maharashtra- 400025</li> <li>2. Government Polytechnic Bandra East, Mumbai, Maharashtra- 400025</li> <li>3. Government ITI Thane (Girls), Thane East, Thane, Maharashtra- 400604</li> <li>4. K.B. College of Arts and Commerce for Women Thane East, Thane, Maharashtra- 400603</li> </ol>	<p>Set up of IT Infrastructure at 6 locations as mentioned in column c.</p> <p>Capital Assets: Smart LEDTV (6), Webcam per Desktop (90), Desktops (90), Wi-Fi TP Link Router (6), 16 Port Network Giga Switch (6) and Headphone mic (90)</p>



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			<p>5. Government Polytechnic Pen, Raigad, Maharashtra-402107</p> <p>6. Government ITI, Jawhar, Palghar, Maharashtra-401603</p>	
2.	March 24, 2022	49,95,000	<p>Sampark No. 39, 1<sup>st</sup> Avenue, Teachers Colony, 1<sup>st</sup> Block, Koramangala, Bangalore-560034</p>	<p>Kashika Spice Facility, Sarai Mohana, Rajghat, Varanasi, Uttar Pradesh- 221001</p> <p>Capital Assets: Washing machine (1), Drying machine (1), Grading machine (1) and Sorting machine (1), Milling machine (1), Packaging machine (1), Weighing machine (1) and Storage equipment (1).</p>
3.	March 18, 2022	44,79,900	<p>SCORE Livelihood Foundation B4/07, 2<sup>nd</sup> Floor, Safdarjung Enclave, Delhi-110029</p>	<p>Samriddhi Garment Production Unit Nandbag, Indore, Madhya Pradesh-452007</p> <p>Capital Assets: Juki sewing machine (20), Three needle sewing machine (1), Steam ironing machine (1), Cloth cutting machine (1), fusing machine (1), Kaaj buttonhole sewing machine (1), Overlock machine (1), Pico machine (1), Furniture, Raw Materials</p>
4.	March 6, 2022	49,68,000	<p>National Association for the Blind, Sector 5, R.K. Puram, New Delhi-110022</p>	<p>National Association for the Blind, Sector 5, R.K. Puram, New Delhi- 110022</p> <p>Capital Assets: Laptop (50), Smart phone (100), Orbit Refreshable Braille Display (20), Evo E10 DAISY Player (80)</p>





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5. **Specify the reason(s), if the Company has failed to spend two percent of the average net profit as per section 135(5) of the Companies Act, 2013 – Not Applicable**

**Date:** July 22, 2022

**Place:** New Delhi

Deepika Gupta Padhi  
Director

Pankaj Fakirchand Jain  
Chairman of CSR Committee



