1. FINO Corporate Social Responsibility (CSR Philosophy):

- Social and environmental responsibility has always been at the forefront of FINO PayTech’s operating philosophy. The business model of serving the rural masses itself is a well-established example of Corporate Social Responsibility (herein after referred to as CSR). As a responsible and aware corporate citizen, we try to contribute towards socio-economic causes of Indian citizens.
- FINO PayTech’s CSR Policy is rooted in the Company’s core values of Empathy and Accountability guided by the best practices and driven by our aspiration for excellence in the overall performance of our business.
- FINO PayTech’s diverse projects and operations touch lives of people in many ways. It creates value by helping in overall and holistic development of communities across multiple geographies. Through its various initiatives, FINO endeavors to play an important role by serving the society.
2. **Scope:**

The Scope of the Policy covers the Indian Subcontinent. Various Key elements of the Policy are enlisted:

3. **Definitions and Abbreviations:**

   - ‘Company’ means a company incorporated under the Companies Act, 2013 or under any previous company law.
   - ‘CSR activities’ refers to the projects that are carried out in this regard are the subject matter of this Policy.
   - ‘Corporate Social Responsibility and Governance Committee’ means CSR Committee constituted by the Board of Directors of the Company.
   - ‘Independent Director’ means a Director of the Company, not being a whole time director and who is neither a promoter nor belongs to the promoter group of the Company and who satisfies other criteria for independence under the Companies Act, 2013 and the Listing Agreement entered with the Stock Exchanges.
   - ‘IMT’ means Internal Monitoring Team

4. **FINO CSR Policy:**

   4.1 **CSR Vision:**

   FINO PayTech’s CSR and welfare activities are committed to create and support programs that bring about sustainable changes through contributing towards major challenges faced by India (like
improving healthcare, supporting education, etc- mentioned in the clause no 4.2 ) and making our country a better place to live for all.

4.2 CSR Activities:

FINO PayTech plans to support/ partner and assist various CSR activities in the following areas:

- Financial Programs
- Financial Literacy
- Vocational Training

4.3 Implementation:

- FINO may collaborate with other companies/ institutions for undertaking projects for Corporate Social Responsibility activities.
- Any other Registered Trust or Society, entity with a Track Record of at least three years in carrying out activities in the related areas.

4.4 Monitoring and Review Mechanism:
The administration of CSR Policy and execution of the projects will be carried out under the guidance of IMT. The team will constitute following members:

- Mr. Rajeev Arora
- Mr. Vikaas Goel
- Mr. Ashish Ahuja
- Mr. Vikas Guru

The IMT will submit the report on the activities conducted to the CSR & Governance Committee on a quarterly basis.

4.5 Governance Structure:

4.5.1 Composition of FINO CSR Committee:

The CSR Committee constitutes following members:

- Mr. Mahendra Kumar Chouhan- Independent Director
- Mr. Ashok Kini- Independent Director
- Mr. Avijit Saha- Nominee Director
4.5.2 Responsibility of FINO CSR Committee:

In adherence to the section 135 of the Companies Act, 2013, the CSR Committee will carry out following functions:

- Formulate and recommend to the Board, a CSR Policy indicating activities to be undertaken
- Recommend the amount of expenditure to be incurred on the activities
- Monitor the CSR Policy from time to time.

4.5.3 Contribution towards CSR (Budget):

- FINO will spend at least 2% of the average Net Profits made by the Company during the three immediately preceding Financial Years.
- The amount will be spent during the financial year 2015-16.
- The unspent CSR in a particular year will be carried forward to the next year for CSR activities only.
- activities only.

5.0 Display on the company’s website

Post the approval of CSR policy by the Board, the contents of the policy will be displayed on the Company’s website.