



CORPORATE SOCIAL RESPONSIBILITY POLICY

Version Number 2.1

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1. INTRODUCTION TO THE CSR POLICY

This Corporate Social Responsibility (“CSR”) Policy governs SBI General Insurance Company Limited’s (“**SBI General**” / “**Our**” / “**We**”) CSR activities in India.

As a responsible corporate, SBI General believes it is critical to invest in vulnerable communities and creating public goods to enable them and the economy to prosper. It is our conviction that such investment must be meaningful, entrenched and premised on long term commitment as that is the only way real and on- ground transformation can be mobilised. Such an approach serves both enlightened business interest and common social good.

Our CSR programs are based on a strong foundation of ethical principles, good governance and sound management including a framework of transparent and rigorous reporting. We run our CSR programs through collaborations with like-minded partners from public and private sectors and with the commitment of our own highly skilled workforce. We encourage employees to volunteer and fundraise and support their efforts to make a difference.

1.1. Scope

This policy is in line with Section 135 of the Companies Act, 2013 (“**the Act**”) read together with the applicable rules thereto as enacted in the Republic of India.

Section 135 of the Act is applicable to every company, including its holding or subsidiary, and foreign companies having its branch or project office in India and with net worth of INR 500 Crore or more, or a turnover of INR 1000 Crore or more, or a net profit of INR 5 Crore or more during any of the three preceding financial years. Under this section of the Act, in every financial year, such company must allocate at least 2% of its average net profits before tax, made during the three immediately preceding financial years. The company must also constitute a CSR committee, formulate a CSR policy, recommend CSR expenditure amount, monitor policies and activities, and report to the Board of Directors (“**Board**”). The Board must approve the CSR policy and comply with disclosure requirements including a detailed CSR Report in its Annual Report.

1.2. Objectives

This Policy defines the broad governance framework for all CSR-related activities carried out by SBI General with a view to:

- (i) contribute to the betterment of society by investing in and empowering vulnerable communities and creating public goods;
- (ii) ensure that all CSR activities are conducted in a transparent and efficient manner compliant with Indian laws and regulations;
- (iii) generate, through its CSR initiatives, community goodwill for SBI General thereby helping reinforce a positive and socially responsible image of SBI General as a corporate entity;
- (iv) create a social orientation amongst the employees of SBI General as a conscious organizational policy; and
- (v) make CSR an integral part of SBI General’s narrative.

Whenever possible, the CSR function will join forces with other teams within SBI General and / or the SBI Group to implement strategy-aligned activities across markets and to engage relevant stakeholders.

2. KEY ELEMENTS

2.1. Charter of CSR Activities

Given the thorough listing of the activities by the Ministry of Corporate Affairs, Government of India, SBI General hereby adopts the same list as its broad charter of CSR activities as listed under Schedule VII of the Act and appended to this Policy as *Annexure I*. The Company may undertake such activities, with the approval of the Competent Authority, that are identified as CSR activities by the Regulators and/or State & Central Government, from time to time.

2.2. Focus Areas

SBI General and its branch offices will primarily focus in the areas of Education, Healthcare and Socio-economic and Environmental Sustainability in order to create impact and achieve results. However, this will not preclude SBI General

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from supporting any CSR activity falling within the scope of Schedule VII of the Act if the activity is approved in line with the process stipulated in this policy.

In collaboration with identified partners, SBI General shall undertake CSR activities and programs across **seven focus areas**, which include but are not limited to the following:

- (i) *Eradicating hunger, poverty and malnutrition* through:
 - promotion of sanitation and making available drinking water, for contributions like *Swach Bharat Kosh* set up by the Central Government;
 - provision of food, nutrition supplements, clothes etc. for the poor, children and other deprived sections of the society;
 - provision of safe shelter for homeless, abandoned or differently-abled children and adults; and
 - mobilization of awareness about and access to financial inclusion opportunities for vulnerable communities.
- (ii) *Promoting healthcare including preventive healthcare* through:
 - organisation of awareness generation programmes including for prevention of female foeticide, medicine distribution at health check-up camps for preventing diseases, early detection of diseases and building immunity;
 - provision of end-to-end access to affordable and quality healthcare to children, youth and adults from socially and economically backward background. This includes curative and operative healthcare for fatal diseases as well as capacity building for hospitals and institutions; and
 - provision of pre-natal and post-natal healthcare facilities.
- (iii) *Ensuring environment sustainability and ecological balance* through:
 - promotion of community conservancy for reducing man-animal conflict, increasing India's forest cover and conserving natural resources;
 - adoption of wastelands to cultivate plants and preserve the flora and fauna;
 - plantation drives in schools, colleges, villages, public spaces, SBI General's office / business premises and other areas;
 - utilization of renewable energy and renewable or recycled materials; and
 - generation of 'Worth from Waste'.
- (iv) *Supporting skill development and generation of employment* through:
 - organisation of locally driven upskilling initiatives including for plumbers, electricians, mechanics, tailors, beauticians, bee-keepers, farmers etc.; and
 - provision of life skills to children, youth and adults thereby boosting their confidence and improving their employability.
- (v) *Promoting education across the continuum – primary, secondary and tertiary – especially among children, women, elderly and the differently-abled* through:
 - adoption of non-formal school programmes and other educational institutions;
 - institution of infrastructure in schools like benches, toilets, potable water, fans, security cameras etc. and improvisation of educational facilities; and
 - recognition of bright and talented students including extending support for higher education.
- (vi) *Promoting sports, sports education and games* through:
 - support of sports initiatives on cricket, football, hockey, kabaddi, badminton, tennis, wrestling, boxing and athletics; and
 - support for the training of athletes to maximize their potential and compete at the Olympic games. Recognition of talented and gifted athletes including extending support for professional training; and
 - institution of infrastructure and sports equipment and improvisation of facilities available.
- (vii) *Road Safety*
 - *Promoting safe driving*
 - Measures of prevention of road accidents,

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- Spreading awareness on traffic rules
- Supporting healthcare requirements for road accident victims

Note: Given SBI General's pan-India presence, an endeavour shall be made to undertake such CSR activities that support population, communities and initiatives in Tier 2, 3 and 4 cities across India.

2.3. Prohibitions and Restrictions

The following activities are prone to have a negative effect on SBI General's image and, therefore, shall be avoided. SBI General will *not*, in its CSR activities, undertake the following, consider or report them as CSR expenses:

- (i) support organizations that discriminate on the basis of age, sex, race, religion, national origin, sexual orientation, or disability with respect to employment, volunteer participation, or the provision of services;
- (ii) benefit *only* employees of SBI General and / or their families;
- (iii) solicit financial support for any politician, candidate for political office or political parties. Political donations made by individual employees must not jeopardize SBI General's reputation;
- (iv) engage with organizations and programs that are adverse to SBI General's ethos or interests, or that may involve a potential conflict of interest for SBI General;
- (v) reward, attempt to reward or to influence persons or entities that do business with, or are in a position to generate business for, SBI General; and
- (vi) use any type of CSR activity in violation of Indian bribery and corruption and other financial crime laws, rules, regulations or internal policies and control of SBI General
- (vii) activities undertaken in pursuance of normal course of business of the company;
Provided that any company engaged in research and development activity of new vaccine, drugs and medical devices in their normal course of business may undertake research and development activity of new vaccine, drugs and medical devices related to COVID-19 for financial years 2020-21, 2021-22, 2022-23 subject to the conditions that-
 - (i) such research and development activities shall be carried out in collaboration with any of the institutes or organisations mentioned in item (ix) of Schedule VII to the Act;
 - (ii) details of such activity shall be disclosed separately in the Annual report on CSR included in the Board's Report;
- (viii) any activity undertaken by the company outside India except for training of Indian sports personnel representing any State or Union territory at national level or India at international level;
- (ix) activities supported by the companies on sponsorship basis for deriving marketing benefits for its products or services; and
- (x) activities carried out for fulfilment of any other statutory obligations under any law in force in India;

2.4. Roles and Responsibilities

This CSR Policy applies to all employees of businesses, regional management and infrastructure functions (i.e. all employees) of SBI General across India.

The CSR Committee of the Board of the Company is responsible for the overall management and supervision of the CSR activities for SBI General. The Committee will develop consistent narratives and programmes to build stakeholder trust and to continually enhance SBI General's reputation and profile as a responsible corporate citizen and shall ensure compliance and timely reporting.

The **CSR Sub-Committee** shall support the CSR Committee and be responsible for monitoring the satisfactory implementation of CSR activities / programs in terms of budget and utilization.

Individual employees must comply with the requirements of this Policy and supervisors are responsible for ensuring compliance.

Any employee who has knowledge of a potential or actual violation of this CSR Policy must promptly report this to the CSR Committee according to the existing policy and guidelines.

SBI General requires and is fully committed to transparency and integrity in all of its business dealings and this principle

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applies equally to all its CSR activities as well.

2.5. Record Retention

Records governed by this policy must be maintained in accordance with applicable SBI General, local and/or divisional policies or procedures.

3. GOVERNANCE FRAMEWORK

3.1. CSR Committee

SBI General shall set up a CSR Committee of the Board. This will be the apex body that will provide the overall direction, governance and financial sign-offs to the CSR programme being undertaken by SBI General in line with the CSR provision, as articulated in Section 135 of the Act and the attendant rules, clarifications and circulars issued by the Ministry of Corporate Affairs from time-to-time.

The CSR Committee comprises of minimum 3 Board Members with chairperson being an independent director.

The functions of the CSR Committee are summarised below:

- (i) formulating and recommending to the Board a CSR Policy indicating the activities to be undertaken by SBI General in alignment with Schedule VII of the Act;
- (ii) the manner of execution of such projects or programme;;
- (iii) the modalities of utilisation of funds and implementation schedules for the projects or programmes;;
- (iv) monitoring and reporting mechanism for the projects or programmes; and
- (v) details of need and impact assessment, if any, for the projects undertaken by the company.

Provided that Board may alter such plan at any time during the financial year, as per the recommendation of its CSR Committee, based on the reasonable justification to that effect

- 3.2.** While the CSR Committee, subject to the approval / endorsement of the Board, will be the apex body responsible for all financial decisions and programme approvals, it shall work with the CSR Sub-Committee and/or relevant officers of SBI General and SBI Group for effective and efficient management of the various programmes and attendant processes. Such officers will be responsible to and report to the CSR Committee for all activities undertaken to implement/manage the approved CSR programme.

3.3. CSR Sub-Committee

The CSR Committee shall be supported by a CSR Sub-Committee of the Management.

The CSR Sub-Committee comprises of the following Members of SBI General's Senior Management:

1. Managing Director & CEO
2. Deputy Managing Director, (If any)
3. Chief Human Resource Officer
4. Chief Financial Officer
5. Company Secretary & Compliance Officer
6. Head – Brand & Marketing

The CSR Sub-Committee shall primarily oversee the execution of CSR activities/programs for the purpose of satisfactory completion in terms of cost and time parameters. Other imperative functions of the CSR Sub-Committee include:

- (i) formulating and recommending to the CSR Committee an Annual Action Plan for CSR in pursuance of this Policy;
- (ii) executing CSR Projects as decided by the CSR Committee of the Board;
- (iii) ensuring that the business manages CSR risk and operates in line with the minimum standards in this Policy;
- (iv) preparing and sharing with the CSR Committee quarterly reports detailing the activities undertaken and their implementation status, which are further submitted before the Board;

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- (v) abstaining from carrying out any activities under CSR which may create dissatisfaction among any section of the society;
- (vi) providing requisite feedback and inputs to formulate and improve CSR projects in future, from time to time, as required or necessitated;
- (vii) monitoring utilization of grants including ensuring end use for the purpose for which they were sanctioned; and
- (viii) familiarising all staff with this CSR Policy and facilitating their engagement in volunteer programs.

3.4. Breach of this CSR Policy

When there is evidence of a breach of this CSR Policy, the details of the breach shall be reported to the MD & CEO by the CSR Committee. The CSR Sub-Committee or an officer appointed by the CSR Committee shall then conduct an investigation to determine the circumstances and extent of the breach and report the same to the CSR Committee. The CSR Committee shall make recommendations to MD & CEO to take such action / remedial measure as decided by the CSR Committee.

Breaching this CSR Policy may result in disciplinary action. This could be verbal or written warnings, or, in some instances, dismissal. The disciplinary action shall be based on the circumstances and factors such as severity of the breach, if done knowingly and deliberately, the intent, number of breaches, and, if a repeat breach.

4. KEY OPERATING PROCEDURES

4.1. General Guidelines for Grants

SBI General shall work with non-profit organizations and agencies including any CSR Foundation set up by SBI General or the SBI Group, which directly or indirectly provide services and support to vulnerable or disadvantaged individuals, families and communities, and to those who channel the funds to directly benefit the targeted beneficiaries. In general, all CSR activities, which are not inconsistent with legal stipulations should:

- reflect SBI General's approach to CSR;
- promote best practices and provide initial funding for projects;
- connect high relevance in a defined target group and involve employees and other stakeholders wherever possible;
- provide engaging communication and stakeholder involvement;
- involve a sustainable commitment and have a long-term effect on the community; and
- comply with all external relevant laws, rules and regulations of the respective local jurisdiction, as well as SBI General's internal policies.

As a general rule, to be considered for a grant, a grantee is required to be a non-profit organisation, registered under the prescribed rules and regulations, with an established track record of minimum three years in undertaking similar programmes and projects.

Selected grantees shall execute the projects funded by SBI General under a well laid out Memorandum of Understanding ("MoU") including terms of reference, clear roles and responsibilities, project criteria and reporting mechanism. The grantees/partners shall provide periodic progress reports and annually provide the following reports:

- Funds Utilisation Report with supporting documents
- Beneficiary Progress Report
- Project Impact Report wherever applicable

Note: Where the funding for the grantee is less than Rs. One lakh, the execution of MoU will be an exception. However, such projects will have a clear and defined proposal submission along with a grant application, clearly defining timeline specific deliverables/activities and tranche wise fund disbursement schedule.

4.2. Project Selection Criteria

The following parameters shall be taken into consideration at the time of selecting programs/partners/projects for SBI General's CSR initiatives:

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- 4.2.1. *Alignment with this CSR Policy:* Does the program address at least one or more of the pre-determined focus areas of SBI General?
- 4.2.2. *Community Impact:* Does the program benefit a vulnerable community in a positive way and help the community move towards sustainable social or economic independence?
- 4.2.3. *Financial Need:* Does the program proposal demonstrate that there exists a real need for financial assistance for the proposed project?
- 4.2.4. *Management Capability:* Does the current organisational structure reflect integrity and capability in administering the proposed programme in a fair and transparent manner?
- 4.2.5. *Alignment of Organisation:* Does the beneficiary organisation have religious or political objectives or affiliations? Is the organisation secular in serving the broader community?
- 4.2.6. *Leverage Potential:* Does the project take advantage of opportunities to leverage Branch's funding from other private, foundation and government sources to ensure sustainability of the programme?
- 4.2.7. *Inclusive Growth:* Does the organisation promote inclusive growth?
- 4.2.8. *Innovative Solutions:* Is the project promoting innovative ways to provide long-term benefits?
- 4.2.9. *Volunteer Engagement Potential:* Can SBI General's staff be involved in volunteering activities in the project? Does the project aim at encouraging proactive engagement of community stakeholders in all development processes of the project?
- 4.2.10. *Measurable Results:* Does the project envisage producing measurable results which are quantifiable and have feasible monitoring and evaluation indicators with the ability to be tracked?
- 4.2.11. *Sustainability:* Does the project showcase potential for replicability, scalability and sustainability?
- 4.2.12. *Exit:* Does the project have a clear exit strategy?

While the CSR Committee will have the primary responsibility to identify potential CSR projects/partners (with support from CSR Sub-Committee), the employees in general are also encouraged to suggest/refer projects and partners to the Committee.

4.3. Initial Screening

The CSR Sub-Committee either directly or through concerned / appointed officers shall conduct an initial screening to establish minimum track record, general reputation, compliance status and alignment of proposed project to this CSR Policy and other internal policies and controls of SBI General.

4.4. Referral to the CSR Committee

Once the initial checks are positive, the proposal will be referred to the CSR Committee for approval to invite the project/NGO to apply via the formal Grant Application Process. An invitation to enter the formal grant application process does not imply that the project will be approved. This shall be made clear to the applying NGOs.

4.5. Grant Application Process

- 4.5.1. Project applications shall be made in a specified Grant Application Form.
- 4.5.2. Each request for approval shall be made in a formal manner with original signatures and attachments for audit and record-keeping.
- 4.5.3. Each project shall have provisions for monitoring and impact valuation and shall provide periodic implementation reports.
- 4.5.4. Each project application shall be evaluated on its own merits and shall be required to be in compliance with Our purpose and objectives.
- 4.5.5. Funding levels are flexible and are dictated by the needs of the organisation and funding availability.

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4.6. Grant Appraisal Process

- 4.6.1. The duly filled in Grant Application Form shall be submitted to the CSR Committee.
- 4.6.2. The CSR Committee or the CSR Sub-Committee may request further information and documentation, as appropriate.
- 4.6.3. Due diligence checks and reviews on the organization including field visits shall be performed to ensure that it meets the criteria of our selection.
- 4.6.4. A special screening may apply including those relating to anti-financial crimes to mitigate reputational risks and ensure proper utilization of funds.
- 4.6.5. A thorough appraisal of the project design and objectives shall be performed to ensure its feasibility.
- 4.6.6. The CSR Committee or the CSR Sub-Committee may ask for meetings with the Project representatives as part of its appraisal process.

4.7. Grant Approval Process

- 4.7.1. Once a project is identified and the selection criteria are fully met, the final project proposal will be discussed by the full CSR Committee.
- 4.7.2. The CSR Committee will review the project application and SBI General shall have the right to approve/reject the proposal or ask for more information/amendments in the proposal.
- 4.7.3. Upon in-principal approval by the CSR Committee subject to all internal SBI General controls being satisfied, SBI General will enter into an MoU with the applicant NGO for the project.
- 4.7.4. The proposed MoU shall be sent to Legal, Compliance, Tax and any other department as required, for clearance. It shall sent to Finance for disbursement of grant/funds.
- 4.7.5. The MoU should have clear project specific milestones and the project funds should be disbursed in tranches which will be further linked with milestones.
- 4.7.6. The CSR Sub-Committee shall follow up for original copy of receipt or acknowledgement of payment.

4.8. Project Implementation

The CSR Committee shall determine the execution modality of a selected CSR program including the details relating to the time period / duration over which the particular programme will be spread and depending upon the nature of the program, the extent of coverage and the intended impact of the program. The execution modalities will be incorporated in the MoU signed between the SBI General and the grantee. The Board shall monitor the implementation of ongoing projects and ensure that the funds are utilized for approved purpose and that the Chief Financial Officer (CFO) or Person in charge of finance shall certify the same.

4.9. Project Monitoring and Evaluation

The CSR Committee with support from the CSR Sub-Committee shall institute a transparent monitoring mechanism for implementation of the CSR projects or programs or activities undertaken by SBI General. The monitoring process shall include the following:

- (i) Regular reports by the Grantee – funds utilisation reports, beneficiary progress report, intermediate and final impact reports, Audited annual reports etc.
- (ii) Quarterly monitoring visits
- (iii) Project Evaluation Report
- (iv) Project Impact Assessment - Each of the NGO projects funded from the CSR funds allotted for the year by SBI General shall be audited by SBI General internal audit. The CSR team shall submit to internal audit all documents pertaining to the projects and shall create a project closure report for all projects after a 100% utilization of the funds is completed by the NGO. The NGOs shall submit their audited reports to SBI General.

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In order to analyse the outcomes and impacts of the funded projects, SBI General shall appoint a third-party impact assessment agency to monitor assessment and the impact of its CSR interventions.

Every company having average CSR obligation of Rs. 10 crore or more in the three preceding financial years, will have to undertake an impact assessment study of its projects, through an independent agency

The impact assessment agency shall be appointed for a CSR project if it meets one of the two criteria:

1. The NGO project should have been funded by SBI General for a period of 3 consecutive years, OR
2. The project should have an outlay of INR 1 Crore or more for the year.

4.10. Project Closure

All CSR activities must be documented and in line with the requirements of this policy.

4.11. Project Reporting

Half-yearly updates and an annual review of CSR projects shall be sent to members of the CSR Committee and also furnished to the Board.

SBI General shall file with the Registrar of Companies an Annual Report of CSR activities undertaken along with the audited Financial Statements for the period under review. The impact assessment reports, if any, shall be placed before the Board and shall be annexed to the Annual Report of CSR.

5. CSR GRANT BUDGET FOR THE FINANCIAL YEAR

For each financial year, the CSR Committee shall recommend, and the Board shall approve a CSR expenditure budget for SBI General calculated to be no less than lower of the limit set up under any guidelines issued by the Insurance Regulatory and Development Authority of India or the Act, as the case maybe.

With reference to Clause 2 above, the CSR budget shall be spent for the chosen projects under the following categories:

1. Poverty alleviation projects
2. Healthcare projects
3. Environment sustainability projects
4. Skill development or enhancement projects
5. Education projects
6. Sports and sports education projects
7. Road Safety

In case the company fails to spend complete CSR funds in the financial year, the Board shall, in its report specify the reasons for not spending the amount and, unless the unspent amount relates to any ongoing project referred below, transfer such unspent amount to a Fund specified in Schedule VII, within a period of six months of the expiry of the financial year.

Provided also that if the company spends an amount in excess of the requirements provided, the company may set off such excess amount against the requirement to spend for such number of succeeding financial years and in such manner, as may be prescribed.

Any amount remaining unspent under as stated above, pursuant to any ongoing project, fulfilling such conditions as may be prescribed, undertaken by a company in pursuance of its Corporate Social Responsibility Policy, shall be transferred by the company within a period of thirty days from the end of the financial year to an escrow account to be opened by the company in that behalf for that financial year in any scheduled bank, and such amount shall be spent by the company in pursuance of its obligation towards the Corporate Social Responsibility Policy within a period of three financial years from the date of such transfer, failing which, the company shall transfer the same to a Fund specified in Schedule VII, within a period of thirty days from the date of completion of the third financial year.

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CSR expenditure shall include all expenditure including contribution to corpus, for projects or programs relating to CSR activities approved by the Board on the recommendation of CSR Committee, but does not include any expenditure not in conformity or not in line with activities which fall within the purview of Schedule VII of the Act.

The CSR projects or programs or activities undertaken in India shall only be considered as the CSR expenditure.

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ANNEXURE I:

Schedule VII, Companies Act, 2013

(See section 135)

Activities which may be included by companies in their Corporate Social Responsibility Policies Activities relating to:

- (i) Eradicating hunger, poverty and malnutrition, [“promoting health care including preventive health care”] and sanitation including contribution to the Swach Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water.
 - (ii) promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.
 - (iii) promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups.
 - (iv) ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water ⁴[including contribution to the Clean Ganga Fund set-up by the Central Government for rejuvenation of river Ganga.
 - (v) protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional art and handicrafts;
 - (vi) measures for the benefit of armed forces veterans, war widows and their dependents; Central Armed Police Forces (CAPF) and Central Para Military Forces (CPMF) veterans, and their dependents including widows;
 - (vii) training to promote rural sports, nationally recognised sports, paralympic sports and olympic sports
 - (viii) contribution to the prime minister's national relief fund or Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund)] or any other fund set up by the central govt. for socio economic development and relief and welfare of the schedule caste, tribes, other backward classes, minorities and women;
 - (ix) a) Contribution to incubators or research and development projects in the field of science, technology, engineering and medicine, funded by Central Government or State Government or any Public Sector Undertaking or any agency of Central Government or State Government, and
b) contributions to public funded Universities, Indian Institute of Technology (IITs), National Laboratories and Autonomous Bodies (established under Department of Atomic Energy (DAE), Department of Biotechnology (DBT), Department of Science and Technology (DST), Department of Pharmaceuticals; Ministry of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH); Ministry of Electronics and Information Technology and other bodies, namely Defense Research and Development Organisation (DRDO), Indian Council of Agricultural Research (ICAR); Indian Council of Medical Research (ICMR) and Council of Scientific and Industrial Research (CSIR), engaged in conducting research in science, technology, engineering and medicine aimed at promoting Sustainable Development Goals (SDGs).
 - (x) rural development projects
 - (xi) slum area development.
- Explanation: For the purposes of this item, the term 'slum area' shall mean any area declared as such by the Central Government or any State Government or any other competent authority under any law for the time being in force.
- (xii) disaster management, including relief, rehabilitation and reconstruction activities.