

**Corporate Social Responsibility (“CSR”) Policy Credit Suisse Entities (listed below) in India**

**Mission Statement:**

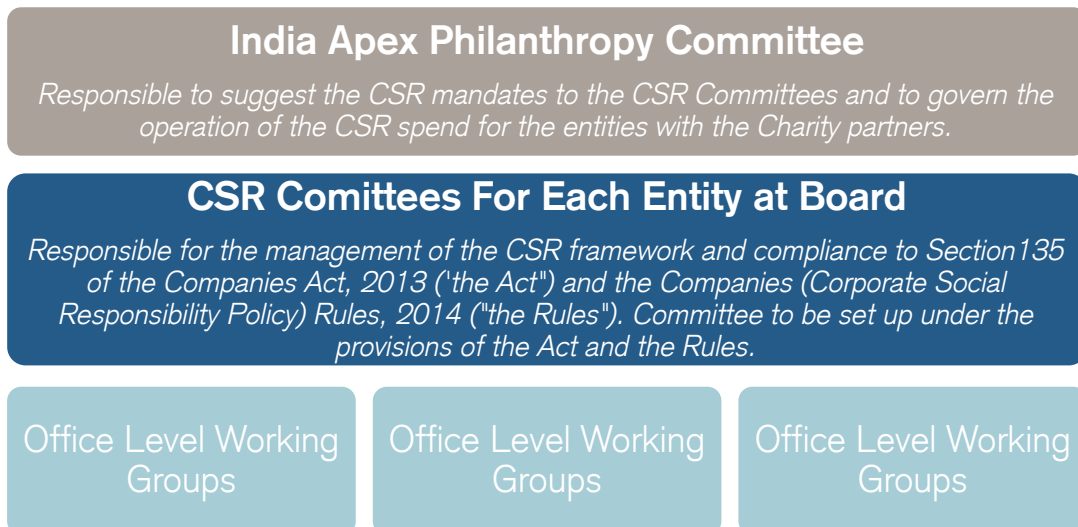
At Credit Suisse, we believe that the existence of a sound and stable social environment is key to the long-term success of our business. For many years, Credit Suisse and its employees have therefore been working to help strengthen our society and to address social issues in conjunction with selected partner organizations.

We support our partner organizations and their projects to help improve the lives of disadvantaged people. As well as providing direct financial support to our partners, we consider it important to make a personal contribution. We therefore encourage our employees to share their knowledge and volunteer their time to make a difference.

**Entities Covered:**

1. Credit Suisse Securities (India) Private Limited
2. Credit Suisse Services (India) Private Limited
3. Credit Suisse Business Analytics (India) Private Limited
4. Credit Suisse Finance (India) Private Limited
5. Credit Suisse AG, Mumbai Branch

**Organization Structure:**



**Guiding Principles:**

We consider it important to promote social cohesion and stability through a range of social commitments in all the regions in which we operate. We do so by working with partner organizations to support social initiatives, as well as through employee volunteering in various projects around the globe.

**Our efforts are across the sphere of the helping the disadvantaged. Thematic Areas & sub areas to be focused are:**

**1. Education**

Education, Special Education, Skill based volunteering, promoting education of the differently abled, girl child and livelihood enhancement projects.

**2. Environment**

Protection and Sustainability of forests, flora & fauna, animal welfare, conservation of natural resources and promoting clean environment.

**3. Promoting Gender Equality**

Support efforts to empower women, support girl child, infrastructure for women self-help groups, address challenges faced by the lesser enabled gender, promote projects for eliminating inequality.

**4. Health Care & Community Development**

Support rural electrification, livelihood creation, income generating opportunities, infrastructure for rural sports and rural development projects

**5. Skill Based Training**

Driving skills based employability projects, developing infrastructure for schools to impart skills based knowledge, support training programs for teachers of underprivileged schools.

**6. Rural Development Projects**

Support rural development ventures which directly benefit the lives of the underprivileged through promotion of preventive health care, sanitation and safe drinking water.

**If there is an increased value in any project, Credit Suisse Entities may also partner with other companies, create an internal CSR Department or exclusively support an external Charity Partner.**

**Geographic Coverage:**

Credit Suisse will endeavor to support organizations & communities in the vicinity of Mumbai & Pune. However the group will also support projects across India if there are worthy causes & a need for an organization like us to support.

**CSR Funding:**

The CSR Committees & the Board of Directors for the above listed entities have agreed to spend 2% of the average profits for the last 3 years. 2% CSR spending would be computed as 2% of the average net profits made by the company during every block of three years. For the purpose of First CSR reporting the Net Profit shall mean average of the annual net profit of the preceding three financial years ending on or before 31 March 2014.

The proposed spend at an entity level will be aggregated for these companies together. Any surplus arising from the CSR Activities will not be treated as business profits.

**CSR Implementation & Monitoring:**

The India Apex Philanthropy Committee will be the nodal body to review the proposals from the Charity or other organizations, analyze the impact & propose the projects to the CSR Committee. The CSR Committees will review the annual project list and provide its approval for execution. The India Apex Philanthropy Committee will provide quarterly report on the progress & project implementation.

The modalities off execution for all projects will be defined in partnership with the executing agency. The preferred option for Credit Suisse is to allow the Charity Partner to lead the on field execution while Credit Suisse employees will perform informal monitoring via employee volunteering. Each project will be formally evaluated based on impact, timely completion & quality of work per the project proposal. The implementation schedule for such projects will be individually defined & measured by the India Apex Philanthropy Committee.

All Charities under the program will be obligated to send monthly reports on the fund spend, impact, project status and upcoming challenges. The India Apex Philanthropy Committee will monitor independently and provide Quarterly reports to the CSR Committees.