

**ANNUAL ACTION PLAN FOR THE CSR EXPENDITURE OF THE COMPANY
FOR THE FINANCIAL YEAR ENDED 31ST MARCH 2025.**

The list of CSR projects or programmes that are approved to be undertaken in areas or subjects specified in Schedule VII of the Companies Act, 2013 (Act):

S. No	Areas specified under Schedule VII of the Act	Details of the activity	Location	Funds Allocation (in INR)
1	Promoting health care including preventive health care	Contribution to Khidmat Charitable Trust towards healthcare. (Through implementing agency)	Mumbai, Maharashtra	26,84,331
2	Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.	Contribution to Nest Social Welfare Fund towards education. (Through implementing agency)	Mumbai, Maharashtra	20,00,000
3	Promoting health care including preventive health care; Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects; or any other activity specified under Schedule VII of the Act.	The management is in the process of identifying the implementing agency(ies) for contributing the remaining funds in terms of Schedule VII of the Act.		

(b) The manner of execution of such projects or programmes:

The projects mentioned above are being executed by making contributions to the implementing agencies which are undertaking various CSR activities mentioned in Schedule VII of the Act.

(c) The modalities of utilization of funds and implementation schedules for the projects or programmes:

The CSR budget will be spent on the CSR activities which will be approved by the Board on the recommendation of the CSR Committee. Funds will be disbursed to the implementing agency depending on the nature of project.

(d) Monitoring and reporting mechanism for the projects or programmes:

The Company will obtain necessary confirmations/utilization certificates from the implementing agency for utilization of the disbursed funds towards CSR activity. The Company will continue to monitor project implementation and performance of the implementing agency/(ies) on periodic basis.

(e) Details of need and impact assessment, if any, for the projects undertaken by the company:

Not Applicable.

Note: The Board may alter or revise the Annual Action Plan at any time during the financial year, as per the recommendation of its CSR Committee.