



**CSR ANNUAL ACTION PLAN FOR THE FINANCIAL YEAR 2025-26**

The CSR Committee, in its meeting held on **May 17, 2025**, recommended the CSR expenditure budget for the financial year 2025-26, along with the proposed activities, to the Board of Directors. Subsequently, the Board, in its meeting held on **May 19, 2025**, approved the CSR expenditure budget and activities as outlined below, in accordance with Section 135, read with Schedule VII of the Companies Act, 2013, and the Company's Board-approved CSR policy.

**A. The list of CSR projects or programmes that are approved to be undertaken in areas or subjects specified in Schedule VII of the Act;**

S. No.	Names of CSR Projects/Programmes	Sector under Schedule VII of the Companies Act, 2013	Amount (In Rs.)	Implementation Direct/Indirect	Implementation Schedule
1.	The Company shall contribute towards the promotion of education, including activities such as distribution of mid-day meals, provision of study materials and school kits to students, training initiatives, and repair and maintenance of infrastructure of educational institutions, among other related activities.	Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.	<b>22,50,000</b>	Direct/through Implementing agency	On or before 31st March, 2026
2.	The Company will contribute towards activities including distribution of raw materials, provision of safe drinking water, conduct of health awareness programs and camps, and initiatives aimed at the eradication of hunger and poverty.	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.	<b>20,00,000</b>	Direct/through Implementing agency	On or before 31st March, 2026



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# LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)

3.	The Company will contribute towards gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centers and such other facilities for senior citizens.	Promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centers and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups.	<b>5,00,000</b>	Direct/through Implementing agency	On or before 31st March, 2026
4.	The Company will contribute towards animal welfare initiatives, including the distribution of medicines and support for the treatment and care of animals.	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 including contribution to the Clean Ganga Fund set-up by the Central Government for rejuvenation of river Ganga.	<b>5,00,000</b>	Direct/through Implementing agency	On or before 31st March, 2026
5.	Adhoc Expenditure		<b>12,20,000</b>	Direct/through Implementing agency	On or before 31st March, 2026
<b>Total</b>			<b>64,70,000/-</b>		

**\*Ongoing Project\*** means a multi-year project undertaken by a Company having timelines not exceeding three years excluding the financial year in which it was commenced. This is estimated budget.

The above mentioned CSR Budget was indicative/ estimated only and the same may vary due to excess/less spend in any activity throughout the year.

## B. The Manner of execution of such projects or programmes as specified in sub rule (1) of rule 4:



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The CSR Projects or programs shall be executed either directly by the Company or through implementing agencies in accordance with the provisions of the Companies (Corporate Social Responsibility) Rules, 2014, as amended as on date.

**C. The Modalities of utilisation of funds and implementation schedules for the projects or programmes:**

**• Modalities of utilization of funds**

- i. The CSR budget will be fixed in accordance with the provisions of the Act, Rules and the Guidelines.
- ii. The budget will not be less than 2% of the average net profits of the company during the three immediately preceding financial years.
- iii. The CSR budget will be spent on CSR activities which will be approved by the Board on the recommendation of the CSR Committee.
- iv. For certain projects reimbursement model will be followed. The funds will be disbursed after a financial assessment of the expenses incurred. For the remaining projects, the funds will be directly disbursed to partner organizations/ beneficiaries with the approval of the CSR Committee & the Board.
- v. Fund will be disbursed in phase/tranche wise depending on the nature of the project. On the basis of the expenses incurred & the submission of the relevant supporting of the expenses, i.e. receipts, invoices, bank statements, etc. respective amount will be disbursed at different intervals as per the timeline agreed.
- vi. CSR team will collect all the set deliverables from the implementation partners.

**• Project Implementation Schedule:**

- i. All the CSR projects will be implemented as per the scheduled timeline in the respective agreement, if any with partner organization.
- ii. Duration for CSR projects/initiatives will be of maximum one year which will be annually renewed on the basis of the project performance.
- iii. Further, if the company spends an amount in excess of the approved CSR Budget, then the company may set off such excess amount against the CSR Budget of succeeding financial years.

**D. Monitoring and reporting mechanism for the projects or programmes and**

The Monitoring Mechanism of each project will differ on the basis of the nature of the project. All the projects will be monitored & evaluated as per the objectives & deliverables set for respective projects as per Board & Committee recommendation.

- i. The CSR projects will be monitored at different intervals through field visits, monthly calls, reporting, cross reference communication with stakeholders etc.
- ii. For the purpose of proper monitoring of the CSR projects, each project shall include well-defined timeline & parameters.



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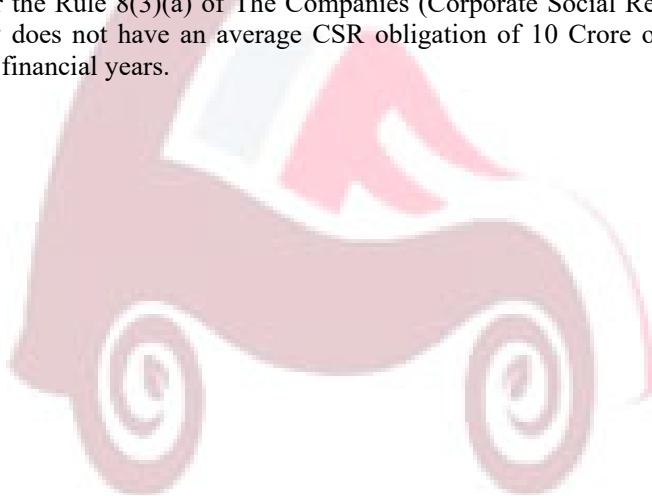




- iii. Wherever applicable Utilization Certificate with a statement of expenditure duly certified by a Practicing Chartered Accountant/Authorized Auditor will be submitted by the partner organizations
- iv. Reporting & Documentation
  - a) **Project documentation:** Reports like quarterly report, half-yearly report, annual report/closure report, case studies, etc. will be collected by the CSR team as per the agreed timeline for each project.
  - b) **Financial Tracking:** In order to track the proper utilization of funds, where applicable, at different intervals of the project, CSR teams will collect & cross-check financial documents like invoices, salary slips & receipts, bank statements, Fund Utilization Certificate, etc.

**E. Details of need and impact assessment, if any, for the projects undertaken by the company**

Not Applicable. As per the Rule 8(3)(a) of The Companies (Corporate Social Responsibility Policy) Rules, 2014, Company does not have an average CSR obligation of 10 Crore or more in the three immediately preceding financial years.



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