

CSR Plan of Jewelex India Pvt. Ltd. for F.Y. 2025-26

Corporate Social Responsibility (CSR) is the commitment by business to behave ethically while contributing to economic development, and also striving to improve the quality of life of the community in which it operates and society at large.

Jewelex India Pvt. Ltd.'s CSR philosophy:

The company's Founders and Directors firmly believe in promoting a just & fair corporate and social environment. Being a socially responsible corporate and also contributing to the underprivileged sections of society, are the cornerstones of the company's CSR philosophy.

CSR activities to be supported:

The company can undertake or support any of the activities listed in Schedule VII under Sec. 135 of the Companies Act, 2013 and amendments thereof. However, the focus can be mainly for the following causes:-

- i) Promoting Education, including special education and employment enhancing vocation skills for gainful employment of youth & livelihood enhancement projects.
- ii) Promoting Healthcare, including preventive healthcare.
- iii) Eradicating Hunger, poverty and malnutrition.
- iv) Environmental sustainability & ecological balance.

Promoting Education, vocation skilling & livelihood enhancement:

The importance of education cannot be underestimated in improving the overall economic and social scenario in any society. Especially in a developing country like India, the importance of providing affordable and quality education & vocational skills cannot be overstated.

The Government does its bit for providing education to all, but in the Indian context with large outlay required for Education budget, the private sector can play a major role in improving the education milieu by contributing to improvements in education outcomes.

In recent decades, India has made significant progress on access to schooling and enrollment rates in primary education but high dropout rates and low levels of learning/retention, remain challenges which need to be overcome.

Hence, the company will support NGOs / Schools which strive for improvement in the education standard for the children. Also, supporting organisations which provide employment enhancing vocational skills to the youth.

Mantra Social Services : They work with the state Governments to make systemic changes in the public schools. They ensure proper utilisation of government education budgets, to bring benefits to a large number of students across various districts, especially aspirational districts. Their intervention percolates to lakhs of students, as their impact is on a large scale which Government run Schools reach out to. Their emphasis on Project Based Learning, enhances educational outcomes of children. To support their initiative, the company can allocate Rs. 25 Lakhs.

Navarushti International Trust : To empower slum communities in a sprawling urban city like Mumbai is vital, so as to balance the growing income disparities strikingly visible in big cities. The NGO actively works in these low-income communities to enhance the education levels of the children by having Library & reading rooms, scholarships, upgrading the local municipal school infrastructure, arranging mid-day meals for the students, career counselling etc. They also work with the youth to provide Vocational training with a view to gainful employment, such as Digital Marketing courses, Para-medical & home care, Beauty Care, Early Childhood Care & Education etc. These short-term courses can also provide the requisite skills & confidence levels to either gain employment or start their own small-scale ventures. Around 100 youth will take advantage of these courses. The company to contribute for such Vocational training for the youth with an outlay of Rs. 20 Lakhs.

Promoting Healthcare :

Healthcare is one of the basic essentials to reduce suffering in human life and thereby improve the quality of living. A caring society focuses on the provision or access to adequate and timely medical care.

In a vast developing country like India, with a population exceeding 1.4 billion, majority of whom live in the rural hinterland, access to even basic healthcare is a luxury not easily within reach. Only a bare minimum number doctors are willing to serve in the rural areas - where almost 60% of the population lives. Even in urban areas, quality medical care is becoming unaffordable and out of reach to a vast majority of the population.

The private healthcare sector is responsible for the majority of healthcare in India. Most healthcare expenses are paid out-of-pocket by patients and their families, rather than through insurance. This forces many households to incur 'Catastrophic Health Expenditure', which can be defined as health expenditure that threatens a household's overall capacity to maintain a basic standard of living. For example, ailments like Cancer, which require long term treatment, can be especially catastrophic on poor or low income families.

TMC - ACTREC : Public Hospitals like Tata Memorial Hospital, which provide the full range of specialized care and that too at affordable or subsidized / free basis for the poor, are a big hub for Cancer treatment for patients from all over India. With lot of pressure on their existing facilities, they are now expanding the infrastructure at their Kharghar campus in Navi Mumbai. At this site of TMC – ACTREC (Tata Memorial Centre – Advanced Centre for Treatment, Research & Education in Cancer), a new building is being constructed to cater to various types of Blood

Cancers. The company has committed to sponsor one floor, which will serve as a Day Care facility for the cancer patients, in this upcoming Hematolymphoid Block. The new building is expected to cater to around 2,000 pediatric patients and 4,000 adult cancer patients on annual basis. Rs. 300 Lakhs is expected to be disbursed in the current year and some amount in the next year.

Health & Care Foundation : This NGO has been working in the field of disability for many years now. They provide check-ups and corrective surgeries for deformities of limbs such as club foot, scoliosis, cleft lip & cleft palate, diabetic retinopathy, dental care etc. Their catchment area is from the various districts surrounding Ahmedabad and beyond. They also run a Centre for Developmental disorders, which strives for management & rehabilitation of children with disorders such as Cerebral Palsy, Autism and other neurodevelopmental conditions. Such disorders can be a huge limiting factor to the youth and the families at large. Hence, a Centre which professionally addresses such issues can help manage the debility and trauma of living with these disorders. At least 130 children will be benefitted from this unit annually. The company will allocate Rs. 51 Lakhs towards this centre.

Sanjeevani...Life Beyond Cancer : With increasing incidence of Cancer in all sections of society, it is imperative to support organisations working to ameliorate the impact of this deadly disease. They work in various specialized Cancer Hospitals and provide patient support services, cancer awareness & counselling as well as nutritional support for the patients undergoing chemotherapy treatment. The patient assistance program as well as the nutritional support program have a positive bearing on the patient's physical, mental and emotional status, thereby enhancing the treatment & recovery outcomes. Around 2,000 patients will benefit from the nutrition kits to be provided to them and over 3,000 patients to benefit from their counselling & other services, with outlay of approx. Rs. 35-40 Lakhs per annum.

Eradicating hunger and malnutrition :

The poor have to often confront hunger and malnutrition as their income levels cannot support adequate food intake. This problem is accentuated if they are faced with additional financial burden such as large medical expenditure in the family or such other emergencies.

HKM Charitable Foundation : 'Akshaya Chaitanya' is the name of this Foundation's nutrition / feeding program conducted in various Municipal or Government Hospitals in Mumbai. They provide free nutritious meals to the relatives or caretakers of the patients on a daily basis. This provides much needed sustenance to the caretakers, as they are often in financial distress due to the family member's illness or come from far away to the city, for the treatment of their loved one. The company will sponsor the feeding program in Cooper Municipal Hospital of Mumbai during the current year and approx. 1,50,000 free meals will be provided. A budget of Rs. 50 Lakhs is allocated towards this cause.

Environmental sustainability & ecological balance :

The growing footprint of mankind on our planet is having devastating effects on the environment and upsetting the ecological balance which has prevailed for centuries. Unless, urgent remedial measures are implemented, the rate of such devastation will only increase with dramatic consequences for the present and future generations.

Vicharta Samuday Samarthan Manch : This organization (VSSM) has over the last few years initiated many Tree plantation sites in the semi-arid region of Banaskantha in Gujarat. They work in association with the local villagers who provide the land for the plantation sites. This NGO ensures that the sites are well cordoned with proper fencing, drip irrigation system to provide water and a 'Tree Caretaker' to oversee the growth of the saplings. Their coordinated efforts ensure a survival rate of over 85% for these saplings and ensure a successful green cover in this otherwise arid landscape. The organization's contribution was recognized by the state Government and they were conferred with the 'Climate Change' award also. The company will allocate Rs. 10 Lakhs, towards additional plantation of approx. 4,000 saplings during the current year.

Vimukt Foundation : This organization is a sister organization of 'Vicharta Samuday Samarthan Manch', which initiates the tree plantation activity in many arid parts of Gujarat. With their common goal to provide environmental restoration, this organization undertakes water management activities in the water-stressed district of Banaskantha. In tandem with the local villagers, they identify old or new lake sites which need deepening & widening. Then with the cooperation of the locals they supply the machinery & resources required to ensure that the water collects into the lakes during the rainy season. This benefits the locals by enhancing the water table for irrigation, as well as providing much needed water for the population and their livestock. A win-win situation for the villagers and the environment. The company will allocate Rs. 10 Lakhs, towards additional 2 water bodies to be excavated during the current year, benefitting approx. 4,000 villagers.

Taking into account the above, a total budget of approx. Rs. 5.0 crores can be allocated for the various CSR activities to be supported by the Company during this F.Y.

Note: The company has been contributing much more than the required funds under the CSR guidelines, over the past few years. It can, therefore carry forward the extra amounts and adjust the over-spend, if required. Hence, the above budget is flexible and can be spent according to the need arising from the causes needing support.

Nilesh Kothari

Chairman, CSR Committee